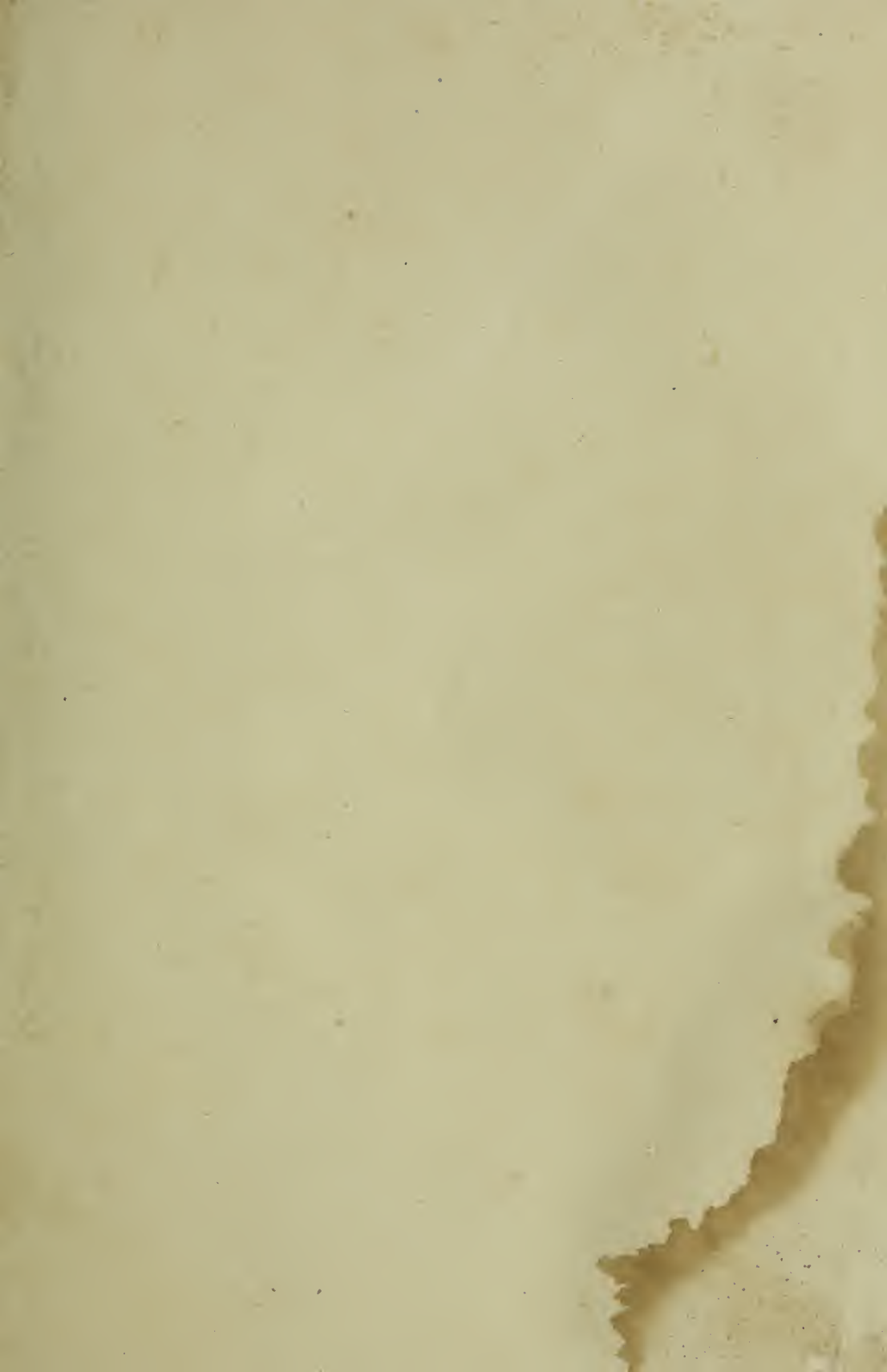


THE
AMERICAN
BUSINESS GUIDE
AND
HOME EDUCATOR

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THE AMERICAN BUSINESS GUIDE AND

HOME EDUCATOR

EMBRACING THE LATEST AND SAFEST METHODS OF DOING BUSINESS IN THE RIGHT WAY, LEGAL FORMS AND METHODS USED IN COMMERCIAL AFFAIRS AND SPECIAL CHAPTERS ON CORRESPONDENCE, SWINDLES AND HOW TO AVOID THEM, FINANCE, BANKING, CONTRACTS AND RAPID CALCULATION, PARCEL POST, UNDERWOOD TARIFF BILL, FEDERAL INCOME TAX, NEW BANKING AND CURRENCY SYSTEM, ETC., TOGETHER WITH COMPLETE TABLES FOR THE USE OF COTTON SELLERS, COTTON BUYERS AND COTTON PICKERS, AND FOR SELLERS OF COTTON SEED ♪ ♪ ♪ ♪ ♪ ♪

EDITED FOR THE SOUTHWESTERN CO.

WITH MANY ILLUSTRATIONS



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PREFACE



THIS little work is intended as a safe and trustworthy guide to the proper transaction of all kinds of business.

It supplies the necessary legal and business information, together with the appropriate forms, for the successful conduct of practical business of every description.

The matter it contains has not been gathered at random, or from out-of-date publications, but has been carefully prepared by practical specialists, experienced in the particular kinds of business of which they respectively treat.

Its collection of commercial and legal forms is so complete as to enable any person to readily draw up almost any kind of business document that may be required, including Contracts, Deeds, Leases, Mortgages, Bonds, Bills of Sale, Bills of Lading, Building Agreements, Articles of Partnership, Promissory Notes, Orders, Due Bills, Receipts, Powers of Attorney, Guarantees, Wills, etc.

The innumerable points of law and valuable business helps and hints it contains are not scattered haphazardly through the work, but are all arranged systematically, under appropriate headings, with index commencement words printed in bold-faced type, so that the eye of the reader catches the particular information wanted immediately.

Besides its legal and practical business information, the work contains: 1—A comprehensive symposium on Finance, Credit and Commercial Exchange, Trade and Speculation. The principles underlying business success. How to advertise, and how to Invest Small Savings Successfully. 2—The Parcels Post System of the United States with Rates and Chart. Easy Lessons in Penmanship, Bookkeeping and Letter Writing. 3—The latest census tables, interest, limitation and exemption

laws of all the States, and a large amount of statistical information that cannot be found in any other publication. 4. Tables for rapid computation and ready information, constructed so simply that they can be easily understood and practically used by every one having the slightest knowledge of figures. 5. A miscellaneous collection of useful information pertaining to all the business and social relations of life.

Altogether it forms not only an almost indispensable safe counselor and guide for the business man, but also a convenient volume of general reference that is of incalculable value to every citizen.

E. T. ROE.

NEW AND REVISED EDITION—1916

This Fifteenth Edition has been revised, rearranged and brought up to date, and new matter added.

Our constant aim is to publish only thoroughly reliable and accurate works.

Not only is this volume accurate, but in the words of the Herald and Presbyter of Cincinnati "It makes one wonder how so much valuable information could be packed within the compass of its dimensions."

INCLUDING SPECIAL CHAPTERS COMPRISING:

The New Federal Income Tax Law Requirements.

The New Banking and Currency System.

Express Business as Affected by the Parcels Post.

Customs Duties and Free List Under the New Tariff Act.

Federal Trade Commission.

Business Efficiency.

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COMMERCE is King," remarked Thomas Carlyle, and if the aphorism was true in his day, how much more truthful and pertinent is it at the present time! To it England owes her wealth, power, dominion and influence, and by means of it America bids fair to outstrip all history in the achievement of commercial success and importance.

The close and steadfast pressing of our material interests during the past twenty years; the wonderful inventive genius of our people, so richly productive in labor and time-saving devices and processes of manufacture, and their aggressive, inquisitive and enterprising spirit have combined to place this nation in the front ranks, if not in the lead, of the great civilized powers of the world. The political expansion of the United States is only a visible and symbolical representation of its growth in commerce, manufacture, art, education and general progress. With our varied climates extending now from the tropics to the frozen north, our vast seaboard, expansive lakes, broad, rolling rivers, exhaustless mineral and agricultural wealth, no argument is necessary to establish beyond peradventure the manifest destiny of this nation.

FINANCE, CREDIT AND COMMERCIAL EXCHANGE.

Money and Credit are so closely interwoven with the commercial life of a nation that it is essential for every person engaged in business to have some knowledge of the part which they play in it.

The Part Played by Banks.—As generally understood, bankers are merely middle men who borrow from one set of persons at a rate in order to lend to another set at a greater rate, the difference between the two rates being their margin of profit. But in reality they are much more than this. They are conservers of a nation's capital and promoters of its trade and industry.

The most common function of banks is the discount of commercial paper running for short periods of time and representing actual transfers of property in the business world. In this way the bank exchanges its well known credit for the less known credit of merchants and manufacturers.

How Banks Increase the Potency of Capital.—By means of banking, a given amount of wealth acquires nearly the same potency when diffused among millions as when concentrated in the hands of a few. Banks take the place of large capitalists; they gather into one fund the small savings or reserve-wealth of the masses, and thus render these as available for the employment of labor as if they belonged to a single possessor. And also they supply the knowledge and enterprise requisite for the employment of that wealth, which is in great part wanting on the part of the actual owners of it. Hence the banking system accomplishes the same results as if the wealth of a country were concentrated in the hands of a few large capitalists, and yet allows of that wealth being actually diffused among tens of thousands of owners. The banking system, in short, immensely increases the potency of capital, which has quite as much to do with national progress as the actual amount of the national wealth.

Banks, as before stated, take the place of large capitalists; so that the money expended by the wealthy and enterprising portion of the community in trade or industrial works, such as railways, etc., although dispersed in wage payments among the laboring classes, who do not themselves employ the money thus acquired in reproductive industry, is not thereby withdrawn from production, seeing that it immediately finds its way back into the banks, who employ it just as a large capitalist would.

If there were no banks, a large portion of the money employed in the construction of a railway would stagnate

as small hoards in the hands of thousands of owners, and a very long period would elapse before it became again available for production by returning into the hands of large capitalists; whereas, through the agency of banks, the small sums are quickly re-united, and become disposable anew for industrial investment. In this way capital is re-collected as soon as dispersed, and hence, by means of Banking, the reserve-wealth of a country, although ceaselessly dispersed in industrial expenditure, practically remains massed or concentrated in comparatively few hands, and therefore in the most effective condition for augmenting production. In this way a very large amount of capital which would otherwise become "fixed," in consequence of its being employed in industrial enterprise, immediately reappears as "floating" capital, available for similar investments by other parties.

Financial panics in America were common before the adoption of the Federal Reserve Act of December 23, 1913. They were chiefly due to the want of a centrally controlled banking system. That there had long been a movement among American bankers to remedy this deficiency is strikingly shown by the following extract from an article by the Hon. A. Piatt Andrew, published in the "American Academy of Political and Social Science" for November, 1910.

"No phase of recent American banking is more striking than the groping of over 25,000 independant banks toward some coherent organization and leadership. This is shown not merely in the consolidation of great city banks and the affiliation of banks and trust companies, but in the development of association and joint control through the clearing houses, and the absorption on the part of these institutions of new and far-reaching functions. The adoption of methods of mutual supervision through clearing-house bank examinations which has been so much in evidence in western and middle cities during recent years is one step in this direction. The more careful regulations governing the conduct of firms which are admitted to membership in the clearing-house, and with regard to the non-member institutions which clear through members, about which so much controversy has centered during recent years in New York, is another instance of the same tendency. Above all, the resort to clearing-house loan certificates in times of unsettlement which became so surprisingly general throughout the country in 1907 is the best illustration of the way in which our banks are forced at times to act together under common leadership. It shows, too, how an ingenious people can improvise a needed institution if it does not already exist.

"The operations of the clearing-house associations during the panic of 1907 were essentially akin to the ordinary

functions of the Bank of England, the Reichsbank, and the Bank of France. With the banks as customers, these clearing-house associations made loans on collateral, re-discounted notes, and made the reserves of all of the banks available for each other in practically the same way as do the great national banks of Europe. The operations were of an identical nature, but there were two essential differences in form and in measure of effectiveness. First, the arrangements had to be devised in the stress of an emergency, and only began to operate after the panic had become acute, and it was no longer possible to forestall the general collapse. Second, there was no general clearing-house association for the country as a whole, and even though the banks of each locality were able by a belated expedient to pool their reserves and transform their commercial paper into available, liquid assets, there was no arrangement for a similar settlement of accounts as between different cities. Hence the struggle which was witnessed, of each locality endeavoring to fortify itself at the expense of every other locality—a spectacle which could not have occurred in any European country and which we ought to make impossible of recurrence here.”

Origin and Nature of Credit.—There can be no system of credit until there has been a considerable accumulation of capital; for, when capital first begins to be accumulated, those who possess it apply it directly in aid of their own labor. As a country increases in wealth, many persons acquire capital which they cannot employ in their own business, or can only employ by offering inducements to purchase in the shape of deferred payments. As soon as a sufficient capital exists, a system of credit has a natural tendency to arise, and will continue to grow with the increase of capital, unless it be checked by a general insecurity of property, by imperfect legal securities for the payment of debts, or by a want of confidence in the integrity of the parties who desire to borrow. When the society and laws of a country are in a sound state, and capital is abundant, credit comes fully into operation.

In a recently published article, the Hon. George E. Roberts, Director of the United States Mint, thus lucidly discusses the nature and value of credit as a substitute for money:

“There is a very common misunderstanding of the meaning of the word ‘credit’ when used as a banking term. Some people associate it wholly with advances of money or goods upon time, but credit is also a substitute for money in cash transactions. When a customer gives a merchant a check for a bill of goods and the merchant deposits the check for his own bank account and simul-

taneously draws against it, credit is being used, and a great convenience and economy are effected over payments of money from hand to hand. When payments are between distant localities the advantages are obviously greater. The great bulk of the payments between the East and West are accomplished by offsetting the purchases they make of each other. The great bulk of the bank deposits of the country are created in this way, and not by passing money over the counter. All of this involves the use of credit. This method of doing business will not be changed. The public will not go back to a greater use of money from hand to hand; on the contrary, it is certain that the various forms of bank credit will more and more become the means by which payments are made."

In Time Transactions credit is given either in goods or in money. By the former mode goods are supplied to a purchaser, for which the payment is deferred for some fixed period, or indefinitely, and the person who supplies them indemnifies himself for the delay by an increased price. By the latter mode, money is advanced, upon security or otherwise, and interest is charged upon the loan. Both these modes are used, in conjunction with each other, in the large transactions of commerce. A manufacturer, for example, sells to a merchant, for exportation, goods to the value of a thousand dollars. The merchant however is unable to pay for them until he has received remittances from abroad; and the manufacturer, aware of his solvency, is contented to receive in payment a bill of exchange due at some future period. But in the meantime he is himself in need of money to carry on his business, and instead of waiting for the payment of the bill when it shall become due, he gets it discounted by a banker or other capitalist. Thus, having given to one person credit in goods, he obtains credit from another in money.

Deposits, Discounts and Loans.—It is very important for merchants requiring credit accommodations of banks, that they place their deposits in the kind of banking institution that can most certainly and conveniently accommodate them in the matter of discounts and loans. Depositors are given preference over outsiders on the loanable funds of the bank in which their money is deposited.

The State Banks, that is to say, banks organized under the laws of a State instead of under the National banking act, are not, in most of the States, required to hold a reserve against savings and time deposits, and therefore, are usually in better position than the National banks to accommodate their depositors by advances to them on notes, drafts, bills of exchange, and collaterals of various descriptions.

The National Banks are required to maintain a certain portion of cash reserves to their liabilities, and when their reserves fall to a certain point they must stop loaning.

Under the new Federal reserve system (see page 462) only those National Banks that are not situated in a central reserve city may make loans on real estate, while in most of the States all State Banks may advance such loans. This makes patronage of State Banks generally desirable in localities where loans on real estate are common.

Where, however, business is to be transacted with persons in other States, the National Banks have an advantage over the State Banks, since the residents of one State are ordinarily not acquainted with the provisions of the banking laws of another State, while they know the general character of the provisions of the National Bank Act.

Trust Companies, in nearly all the States, have most of the characteristics of the State Banks. Besides having authority to execute trusts, they may receive deposits, lend money on real estate and any other security, and their reserve requirements are lower than for National Banks. In fact they are not a distinct class of banking institutions, but only State Banks with additional powers.

"The Money Market," explains Horace White, in a recent issue of *The Annals of the American Academy*, "consists of the loanable funds in the country. The money which people are using in their daily business, which passes from hand to hand in retail trade is no part of the money market. Such money is not marketable, because it cannot be recalled from the immediate service which it is rendering to society. The bulk of loanable funds of the country consists of bank credits which are bottomed on gold, and the magnitudes of such credits is limited by the amount of 'lawful money' held by the banks as reserves. Bank notes are not available as reserves of National Banks, although they are such for State Banks and Trust Companies.

• • •

"The Stock Exchange is a meeting place of the buyers and sellers of invested capital; that is, of incomes present or prospective. This is a comparatively modern institution because invested capital transferable by negotiable in-

struments is of modern origin. There were exchanges in the ancient world where traders met to deal in various kinds of movable goods. The Agora of Greece and the Forum of Rome, and the Fairs of the Middle Ages were such exchanges, but negotiable incomes (stocks and bonds) did not then exist. At the present time no person of intelligence keeps surplus money uninvested. He buys some interest-bearing security, or puts it in a savings bank, in which case the savings bank buys an interest-bearing security, or employs it in such manner as to yield an income.

"Capital is the result of saving. If not the parent of civilization, it is the indispensable promoter and handmaid of it, since capital gives mankind the leisure and the means to take new steps forward in solving the problems of human existence. It is desirable that there should be facilities for investing the savings of the people without serious delay. Such facilities promote saving. It is desirable also that investments should be convertible into cash without delay. The *raison d'être* of a stock exchange is to supply a place where money can be invested quickly and recovered quickly, or investments made upon which the investor can borrow money if he so desires. It is an incidental advantage that the stock exchange informs all investors, and intending investors, daily and without cost to themselves, of the prices at which they can buy or sell the securities on the active list of the exchange. These prices are made by the competition of buyers and sellers in the market, who are acting under the spur of self-interest. There is no other way in which true prices can be made. If the quotations so made are not precisely the truth in every case, they are the nearest approach to it that mankind has yet discovered. * * *

"The making of bank loans to stock brokers is bot-tomed primarily on the confidence which the banker has in the broker as a person, and secondarily on the goodness of the securities offered. The *modus operandi* is substantially this: The broker, knowing from the clearing sheet of yesterday what payments he has to meet to-day, obtains from his bank in the morning authority to draw for this aggregate amount at an agreed rate of

interest. As his checks come in during the day the bank certifies them and the banker sends to the broker the bank securities whose market value is greater by a certain margin than the amount borrowed.

"These loans are usually payable on call. As National Banks are forbidden by law to certify checks for a sum greater than the drawer of the checks has on deposit, the practice in such cases is for the broker to execute a promissory note, which note the banker discounts, putting the proceeds to the credit of the broker, and attaching the security to it as it comes in during the day. While this method exposes the banker to some danger of loss in the interval between the certification of checks and the receipts of the securities, such losses seldom occur. There is an unwritten rule of the stock exchange that the bank must be protected at all hazards, both as a matter of personal honor and because the stock brokerage business cannot be carried on otherwise."

Abuses of the Stock Exchange.—The distinction between legitimate speculation in "futures" and gambling on prices is not generally understood and, therefore, to many people both are equally objectionable.

The difference between gambling and selling "short"—the limit of legitimate speculation in futures—is thus clearly pointed out by Mr. T. Henry Dewey, of the New York bar, in a booklet he has recently published.

"Selling Produce 'Short' is selling it for future delivery when the seller does not own the property at the time of the sale, but hopes to be able to buy it at a less price when or before the time for delivery arrives, thus making a profit from a fall in price. The short seller is therefore a speculator.

"In a 'short sale' of stock the contract for future delivery employed is a contract of borrowing. The seller does not, at the time of the sale, own any of the stock sold, but he borrows the same amount of stock from one who does own it and delivers the borrowed stock to the purchaser. The seller must return the stock to the lender and for this purpose he must buy it at some future time. He hopes to be able to buy it at less price than

he sold it at and thus make a profit of the difference between the two prices.

"Gambling on prices is betting on the rise and fall in market prices by means of pretended purchases and sales or pretended employment as a broker or commission merchant to make pretended purchases and sales. In other words, it is using the forms of buying or selling, or the forms of employment to buy and sell, where no real buying or selling or real employment is contemplated, the parties agreeing to settle with each other by the mere payment of differences of the prices of pretended purchases and pretended sales.

"Thus it appears that in speculation and in gambling on prices the result depends upon an uncertain future event. The difference is that, in one the parties are engaged in legitimate business beneficial to both of them, while, in the other they are engaged in an idle and useless occupation beneficial only to the party winning and, when carried to excess, injurious to society."

The Practice of Short Selling Sometimes Abused.—That the practice of "short selling," though ordinarily legitimate, is sometimes perverted so as to work an injury to the public is shown by the following extract from a message of Governor Sulzer of New York, sent to the Legislature of that State in January, 1913:

"The subject of so-called 'short sales' is one requiring your serious consideration. A contract to sell property which a man does not own at the time, but with which he can provide himself in time for the performance of his contract, is a general transaction in various branches of business.

"The best views seem to be that short selling in and of itself is not wrongful, but the abuse of this practice works injury to the public.

"Your efforts should therefore be to draw a distinction, so that what will be condemned is the perversion of a legitimate form of business to improper ends."

Exchange is that system of transactions by which debts and credits of persons residing in different places are settled without the actual transference of the money.

This is effected by what are known as Bills of Exchange (which see): Thus A in London is creditor to B in New York to the amount of \$5,000; C in London is debtor to D in New York in a like sum. By the operation of the Bill of Exchange the London creditor is paid by the London debtor, and the New York creditor is paid by the New York debtor. This is the principle of Bills of Exchange, and its great convenience is the foundation of exchange itself.

The Course or Rate of Exchange.—That variation above and below par, which is called the course of exchange, results from the same causes that act upon the prices of commodities of every other kind. If bills upon New York be scarce, that is, if New York is but little indebted to London, the London creditor, who wants bills on New York to remit to that city, is obliged to purchase them at a premium; then the course of exchange is above par. If, on the other hand, London owes less to New York than New York owes to London, New York bills will be proportionably plenty, and the exchange with that city necessarily below par. Hence, it is a maxim that, when the course or rate of exchange rises above par, the balance of trade runs against the country whence it rises. When two countries trade together, and each buys of the other exactly to the amount that it sells, their claims will balance each other, if the Exchange be at par. This, however, is of rare occurrence, inasmuch as there must always be a balance owing to the one side or the other. The course of exchange, or the rate at which bills of exchange may be obtained, is affected by variations which may be either real or nominal. They are real when they grow out of circumstances affecting trade; nominal when they arise from any discrepancy in the actual weight or fineness of the coin, from the use of paper currency, etc.

Transactions in foreign exchange are usually conducted by persons known as exchange brokers, who are acquainted with different merchants in various cities at home and abroad. Exchange transactions between different parts of the same country are generally conducted by bankers.



LINCOLN'S EARLY STUDIES OF BUSINESS

MARKS USED IN WRITING AND PRINTING

PUNCTUATION

Punctuation is the use of marks in writing or printing, for indicating the grammatical divisions of sentences.

Some idea of the importance of knowing how to properly punctuate may be gathered from the following:

It seems that some years ago, when the United States, by Congress, was making a tariff bill, one of the sections enumerated what articles should be admitted free of duty. Among the articles specified were "all foreign fruit plants," etc., meaning plants imported for transplanting, propagation or experiment.

The enrolling clerk, in copying the bill, inserted a comma, accidentally, making it read, "All foreign fruit, plants," etc. As a result of this simple mistake, for a year, or until Congress could remedy the blunder, all the oranges, lemons, bananas, grapes and other foreign fruits were admitted free of duty. This little mistake, which any one would be liable to make, yet could have avoided by carefulness, cost the government not less than \$2,000,000. A pretty costly comma, that.

1. **The Comma (,)** denotes a slight pause and divides a sentence into its component parts. It must be used in sentences which would otherwise be misunderstood.

2. **The Colon (:)** is placed between the chief divisions of a sentence when these are but slightly connected and they are then

selves divided by some other marks, and is also placed between clauses when the connection is so slight that any one of them might be a distinct sentence.

3. **The Semi-colon (;)** indicates a shorter pause than the colon and also divides compound sentences. When a clause especially explains the meaning of some other expression, it is separated from that expression by a semi-colon, and one is used to divide a sentence into sections when the parts are not independent of each other enough to require a colon.

4. **The Period (.)** denotes the close of a sentence. It is placed after every declarative or imperative sentence.

All abbreviations and initial letters standing alone are followed by a period; used also to separate whole numbers from decimals and after the enumeration of letters or figures.

5. **The Interrogation Point (?)** is used after every sentence or part of a sentence containing a question.

6. **The Exclamation Point (!)** is used to denote wonder, surprise, or astonishment.

7. **The Dash (—)** indicates a sudden change in the subject. One is usually placed before the answer to a question when they both belong to the same line. Often used instead of the parenthesis marks.

8. **Quotation Marks (" ")** indicate the words of an author or speaker quoted. Every quoted passage should be enclosed in quotation marks. Quotations consisting of more than one paragraph have the first quotation mark at the beginning of each paragraph, but the second is used only at the close of the last paragraph.

When one quotation includes another, the latter is enclosed by only one of each of the first and last marks, (' ').

9. **The Parenthesis ()** is used to enclose an explanatory remark, which might be omitted without injuring the grammatical construction of the sentence.

10. **The Hyphen (-)** is used to connect the syllables or parts of a compound word, and to connect a word broken at the end of a line, when the remainder follows on the next line.

11. **The Caret (^)** denotes that some word or letter has been omitted by mistake; as,

going
I am ^ to New York.

12. **Brackets []** are used chiefly to give an explanation, or to

supply an omission; as, Yours [the United States] is a great country.

13. The Apostrophe (') placed between letters and above them in a word denotes a contraction; also used before or after the letter *s* to denote the possessive case; as, O'er, John's book, James' house.

14. The Stars (***) or N: B, are used to invite special attention.

15. The Brace { connects several words with one common form.

16. The Paragraph (¶) begins a new subject.

17. The Section (§) is used to subdivide chapters.

18. The Asterisk (*), Parallels (||), Dagger (†), Double Dagger (‡) are used as reference marks.

19. The Commercial A (@) used in market quotations, means "at" or "to."

20. The Sign "p" means per, and "lb" means pound.

21. The Ellipsis (***) or (——) denotes the omission of letters or words.

22. The Index (☞) points to something of special importance.

23. Underscore (——) is a line or lines drawn under words in writing that is intended for printing. One line denotes italics; two lines, small capitals, and three lines, large capitals.

SPELLING

Very few rules for spelling can be given to which exceptions are not so numerous as to render the rule of little value, but the following are a few of the more general:

Words ending in *e* drop that letter before the termination *able*, as in move, movable; unless ending in *ce* or *ge*, when it is retained; as in change, changeable, etc.

Words of one syllable, ending in a consonant, with a single vowel before it, double that consonant in derivatives; as ship, shipping, etc. But if ending in a consonant with a double vowel before it, they do not double the consonant in derivatives, as troop, trooper, etc.

Words of more than one syllable, ending in a consonant preceded by a single vowel, and accented on the last syllable, double that consonant in derivatives, as commit, committed, but except chagrin, chagrined.

All words of one syllable ending in *l*, with a single vowel before it, have *ll* at the close, as mill, sell.

All words of one syllable ending in *l*, with a double vowel before it, have only one *l* at the close, as mail, sail.

The words foretell, distill, instill and fulfill, retain the double *l* of their primitives. Derivatives of dull, skill, will, and full, also retain the *ll* when the accent falls on these words, as dullness, skillful, willful, fullness.

Words of more than one syllable ending in *l* have only one *l* at the close, as delightful, faithful, unless the accent falls on the last syllable, as in befall, etc.

Words ending in *l*, double that letter in the termination *ly*.

Participles ending in *ing*, from verbs ending in *e*, lose the final *e*, as have, having; make, making, etc.; but verbs ending in *ee* retain both, as see, seeing. The word dye, to color, however, must retain the *e* before *ing*.

Words ending in *oe* retain the final *e*, as shoe, shoeing; hoe, hoeing.

All verbs ending in *ly*, and nouns ending in *ment*, retain the *e* final of the primitives, as brave, bravely; refine, refinement; except words ending in *dge*, as acknowledge, acknowledgment.

Nouns ending in *y*, preceded by a vowel, form their plural by adding *s*, as money, moneys; but if *y* is preceded by a consonant, it is changed to *ies* in the plural, as bounty, bounties.

Compound words whose primitives end in *y*, change the *y* into *i*, as beauty, beautiful.

RULES FOR THE USE OF CAPITALS

A very common fault is the improper use or omission of capital letters. Persons liable to make such mistakes should study attentively the rules given below on the subject and then carefully apply them.

Most words commence with small letters. Capitals must be used only when required by the following rules:

The first word of every sentence and the first word of every line of poetry should begin with a capital letter.

All proper names should begin with capital letters.

Words derived from proper names begin with a capital.

Every word that denotes the Deity should begin with a capital.

Pronouns relating to the Deity should generally commence with a capital.

The months of the year and the days of the week begin with capitals.

The words north, south, east, west, and their compounds and abbreviations, as North-West, commence with capitals when they denote a section of country.

The pronoun I, and the interjection O, are always capitals.

Every direct quotation should begin with a capital letter.

All titles of persons begin with capitals.

All the principal words in the titles of books should begin with capital letters.

The several chapters or other divisions of any book begin with capitals.

Common nouns personified begin with capital letters.

Any word particularly important may begin with a capital letter.

All words denoting religious denominations begin with capital letters.

In all kinds of advertisements nearly all the leading words usually begin with capitals.

In accounts each article mentioned should begin with a capital.

In formal addresses to dignitaries, terms used instead of the name should be capitalized; as, Mr. President, Your Honor, Your Majesty.

The word immediately following the address of a letter should begin with a capital; as, Dear Sir, My dear Sir, Friend, Mother.

The formal phrase ending a letter should begin with a capital; as, Sincerely yours, Yours truly.

Rules for the Use of Italics

Italics, without quotation marks, are used in the names of vessels; as, the *Merrimac*, the *Titanic*.

Foreign words that have not come into general use in the English language, should be printed in italics; as, *agnomen*, *demoiselle*, *masseur*.

Foreign words and phrases commonly used in English writings and speech, need not be in italics; as, alias, chapeau, chauffeur, massage, regime, post-mortem, pro rata.

In giving credit to a newspaper or magazine at the end of a paragraph, italics, without quotation marks, should be used; as, the *New York Tribune*, *Current Literature*.

In making reference to an author and his work, italics should be used for the title of the book; as, Lew Wallace, *Ben Hur*.

In botany and zoology, the foreign words denoting genus or species should be capitalized; as, *Primula veris*, *Rana halcina*.

BUSINESS PENMANSHIP, SIGNATURES, BOX MARKING, ETC.

Although the typewriter has almost universally supplanted the scribe, penmanship is yet far from having become a lost or useless art.

A Necessary Accomplishment.—To be able to write a good legible hand is still held to be a necessary accomplishment in almost every position of life. Both in a business and social respect persons are judged by the character of their handwriting.

While it is true that there is a certain individuality in the handwriting of various persons, by practice and perseverance anyone may become proficient in penmanship, and that, too, without sacrificing the individual character of his writing.

The object of these lessons in penmanship is to enable the home learner, during spare moments, to acquire a rapid and legible style of business and social handwriting in a comparatively short time.

The exercises are arranged in such a manner that each advance prepares the way for the next.

Freedom of Motion the First Essential.—In order to insure freedom of motion and smooth lines a short time each day should first be devoted to the practice of the movement exercises, that is to say, to the exercise of the muscles of the fore-arm.

In order to secure freedom of style the arm must be kept free from all unnatural restraint and the pen be allowed to touch the paper but lightly.

In practicing the movement exercises it is not really necessary that ink be always used on the pen. When the movement has been mastered and a complete control over the muscles of the fore-arm obtained, the chief requirement of an easy and rapid style of penmanship has been achieved.

Practice, patience and perseverance are three essential requisites in the acquirement of good penmanship. Care should be taken not to practice too long at a time. An hour or half hour each day is sufficient. But regular and systematic practice should be adopted and adhered to from the start.

A few minutes of desultory practice every now and then will do no good and be worse than no practice at all. The constant endeavor should be to write easily and legibly, so that the words and letters appear distinct and well defined. Curlycues, flourishes, and ornamental capitals may delight an amateur in a copybook, but a thorough business man detests them in his correspondence.

Writing should not be too large or too small. The turns and slopes of the letters should be uniform, the same length and width, and the proper spaces between the letters should be carefully observed.

Every letter should be complete in itself, the i's should be dotted and the t's should be crossed. Capitals should be inserted in their proper places, punctuation points should be used, words should be kept apart and end of sentences plainly shown. Paragraphs and larger divisions should equally be made evident.

The Price of Success.—Those who have been accustomed to the use of the finger movement in writing, may at first be inclined to become discouraged in changing to the fore-arm muscular movement, but after several weeks' practice the improvement in rapidity and ease of writing gained thereby will be so apparent that entire confidence will be established in the ultimate success of the practice. Of no other art may it be more truthfully said that "practice makes perfect."

If you are willing to pay the price you may become a good writer. A little time each day for a few months devoted to intelligent practice will bring results that will astonish the poorest scrawler.

How to Begin.—Procure a plentiful supply of good foolscap paper, penholder with cork grip, pens of medium or fine points and good black ink. Don't get cheap material.

Position at Desk.—Sit squarely in front of desk, or table low enough to allow your arm to rest comfortably on it without throwing your shoulder up. Keep your feet on the floor in front of you—not crossed or twisted around the chair legs—and the muscle of the right forearm resting on the table or desk, the left hand on the paper in front of the pen. Sit up straight and do not allow yourself to get into a cramped position.



FIGURE NO. 1.

Hold the Pen firmly but not too tightly, so that it points over your right shoulder, allowing the weight of the hand to rest on the nails of the little and third fingers, keeping the wrist flat with the paper. It should not touch it, however. Figures No. 1 and 2 will illustrate better than words the correct position and how to hold the pen.

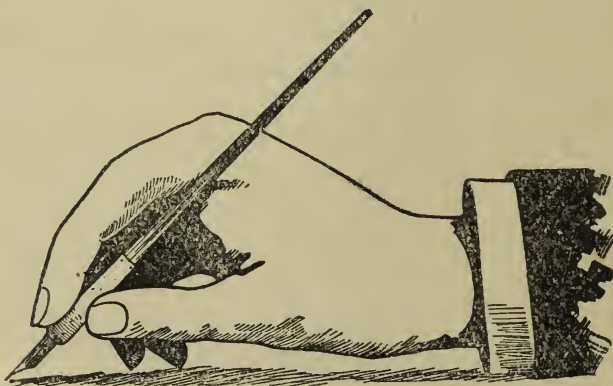


FIGURE NO. 2.

Ready to Begin.—You are going to write with the muscle of the forearm, not with your fingers.

Lay down your pen and move your arm back and forth on the muscle, as shown in Fig. No. 3.



FIGURE No. 3

When you get the correct idea, take up your pen and practice Exercises Nos. 1 and 2 until you develop a free and easy movement, after which you may begin on Exercise No. 3, running through all the letters of the alphabet in the same manner.

In practising Exercise No. 3 space between your letters so that you have not more than five letters across a page of foolscap.

You will find you have not much control of your pen at first. Do not allow that to worry you. When you have developed a good movement by the practice of Exercises Nos. 1 and 2, then pay more attention to form.

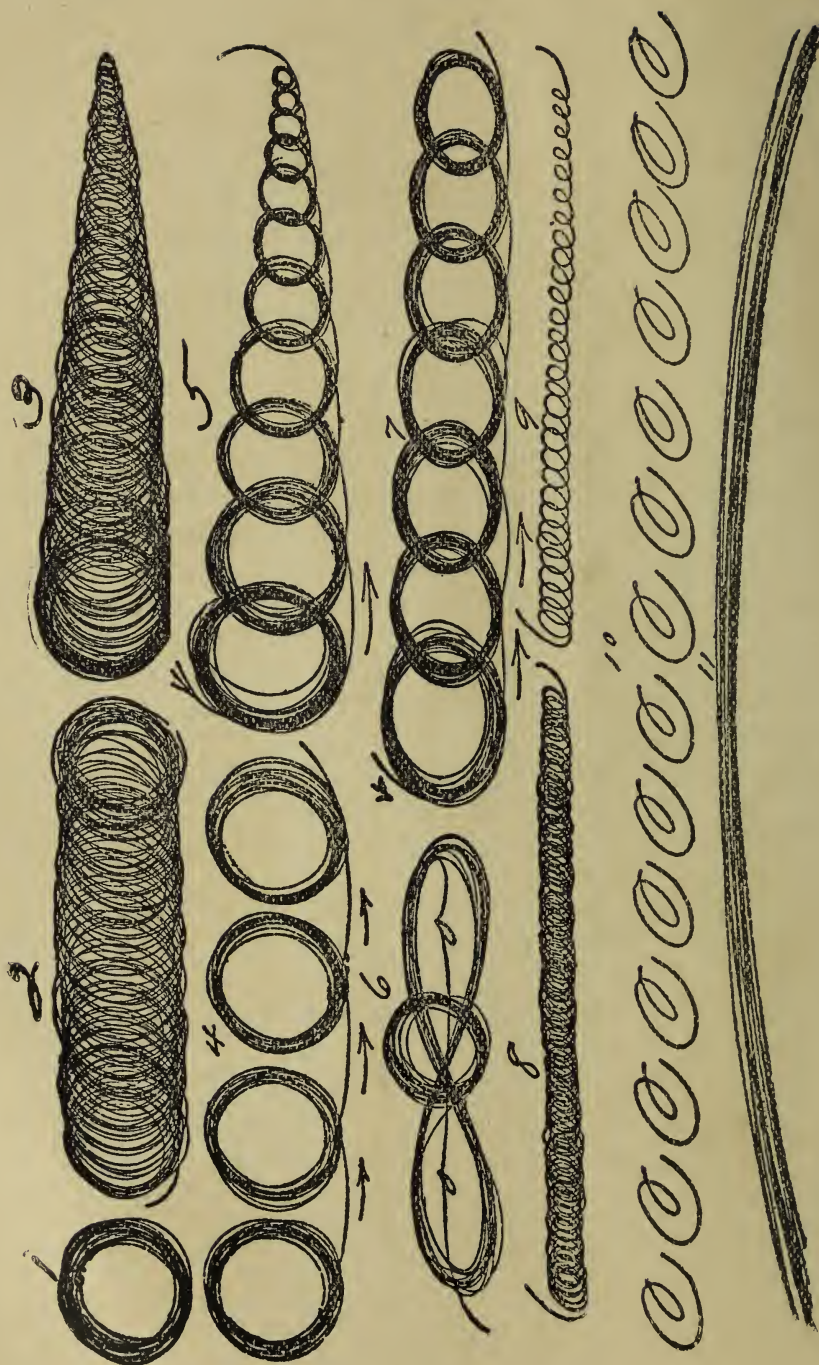
Never practice carelessly. Your mind must be concentrated upon your work. Never lean against the desk.

Be enthusiastic and confident you are going to master your task.

A good business hand consists of plain, legible writing, without the use of flourishes or shading, written in a rapid, easy manner.

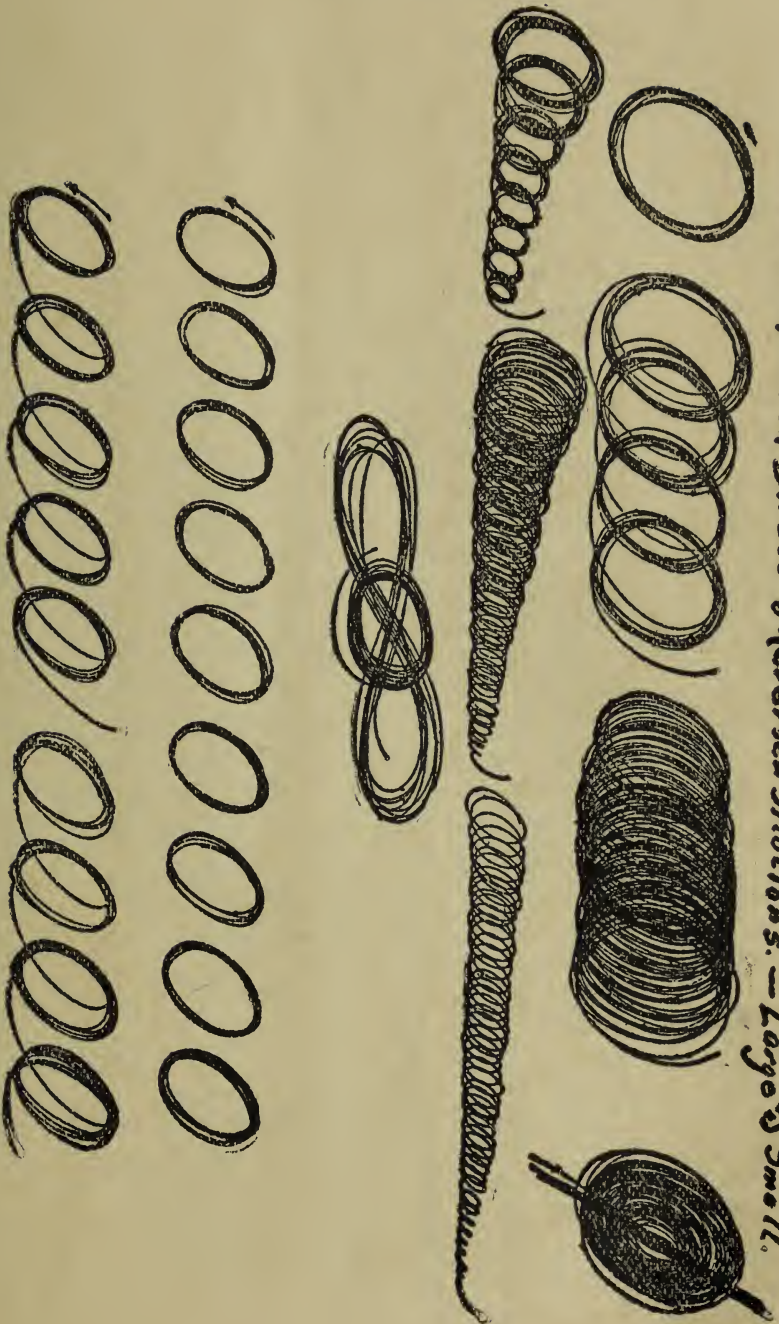
The following pages will afford copy for more advanced practice.

EXERCISE No. 1



EXERCISE No. 2

Practiced with Direct & Reversed Motions. — Large & Small.

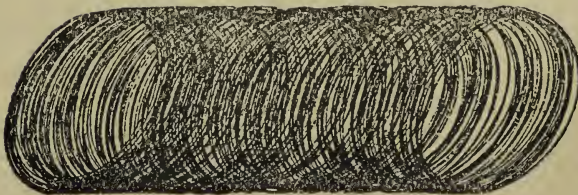
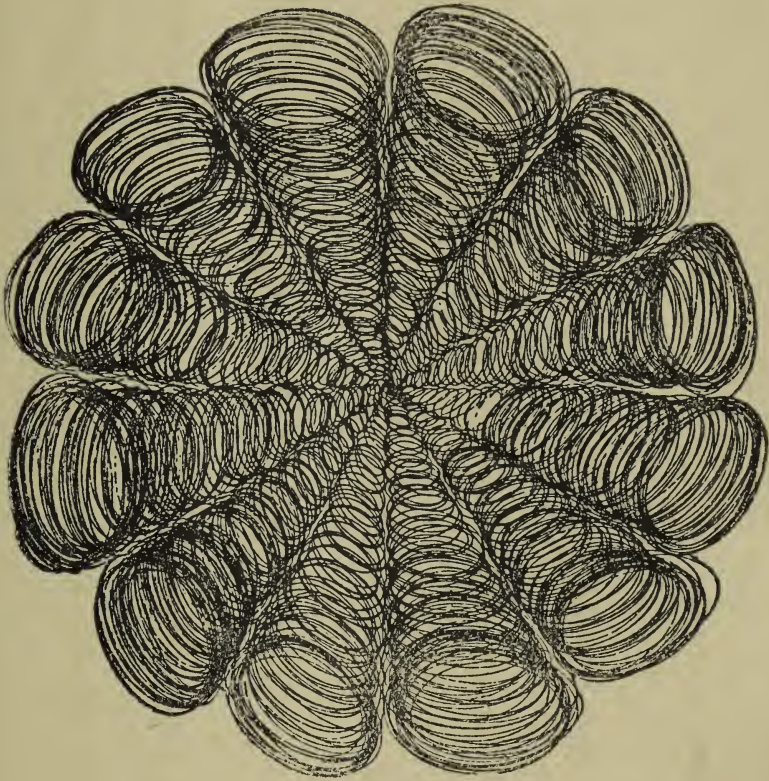


EXERCISE No. 8

aaaaa
ddddd
ooooo
rrrrr
ggggg
adage
eeeee
deeded
www

FIGURES AND MOVEMENT EXERCISES

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0
1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0
④ @ % / a/v 1 2 3 4 5 6 7 8 9 0



BUSINESS CAPITALS

A B C D E F G H I
J K L M N O P Q R S T

U V W X Y Z

A B C D E F G H I

J K L M N O P Q R

S T U V W X Y Z

BUSINESS WRITING

W. 347. Democrat.

St. Louis, Mo.

Dear Sir: I find the above

advertisement in to-day's Democrat.

I can meet all the requirements and think I should enter, with enthusiasm, upon the work offered.

Trusting that you will grant me an interview, I remain

Yours truly,

BUSINESS WRITING

We tread through fields of speckled
flowers.

As if we did not know
Our Father made them beautiful
Because He loves us so. Alice Carey -

O my father, place me once more
at the crossway of life. that I may
choose the better road. -- Pictor -

BUSINESS SIGNATURES

E. Palmer E. D. Brooks

W. J. Hindsley

O. McSpren E. R. Waller

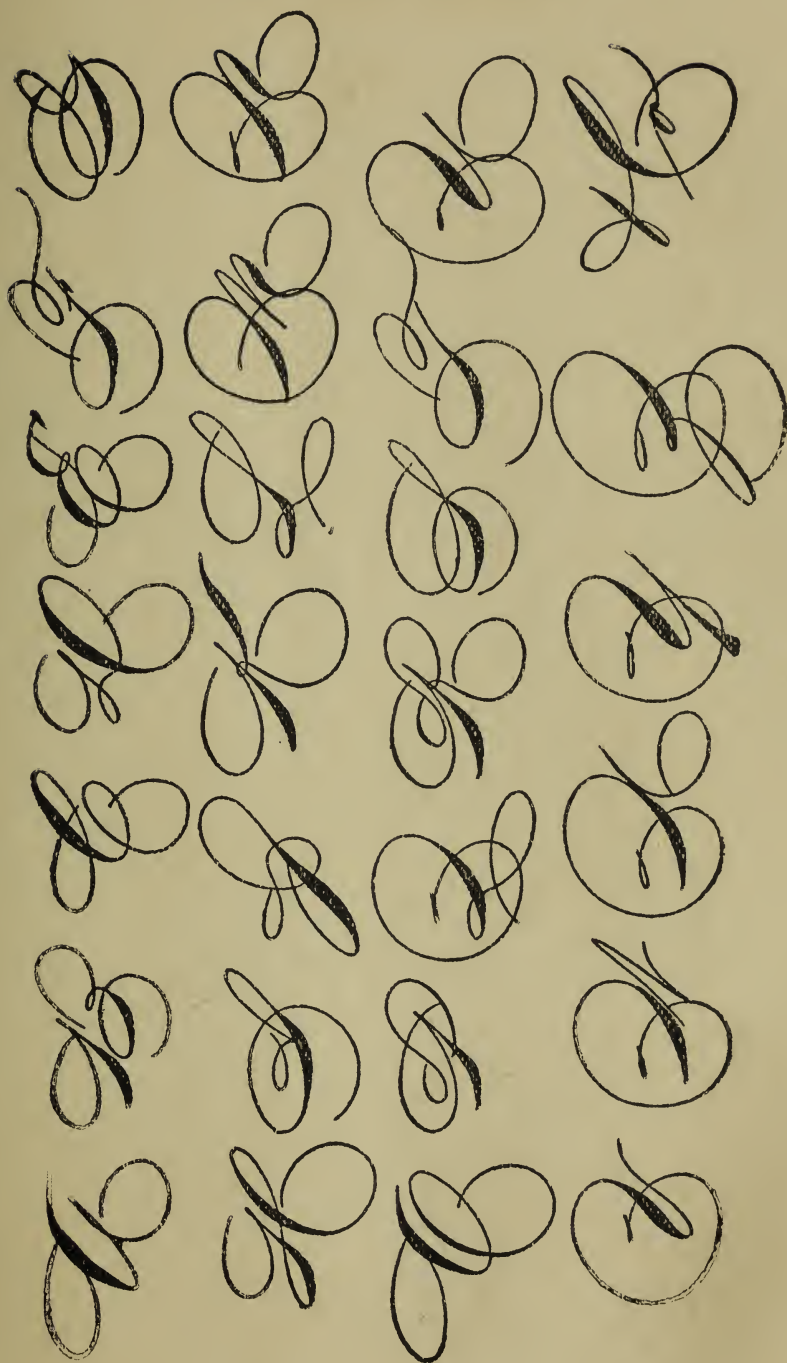
E. M. James

D. S. Mead W. W. Morgan

E. W. Blosser

V. W. Hunt W. Young

ORNAMENTAL CAPITALS



ORNAMENTAL SIGNATURES

L. H. Cannon

R. W. Young

L. H. Gaines

L. H. Lawton

W. M. Jones

L. H. Saddle

L. H. Cannon

L. H. Saddle

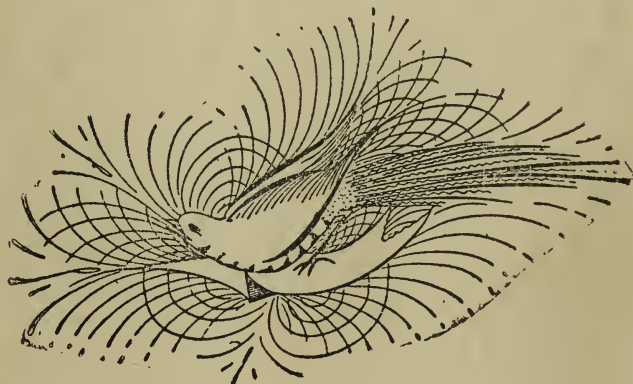
L. H. Saddle

ORNAMENTAL PENWORK

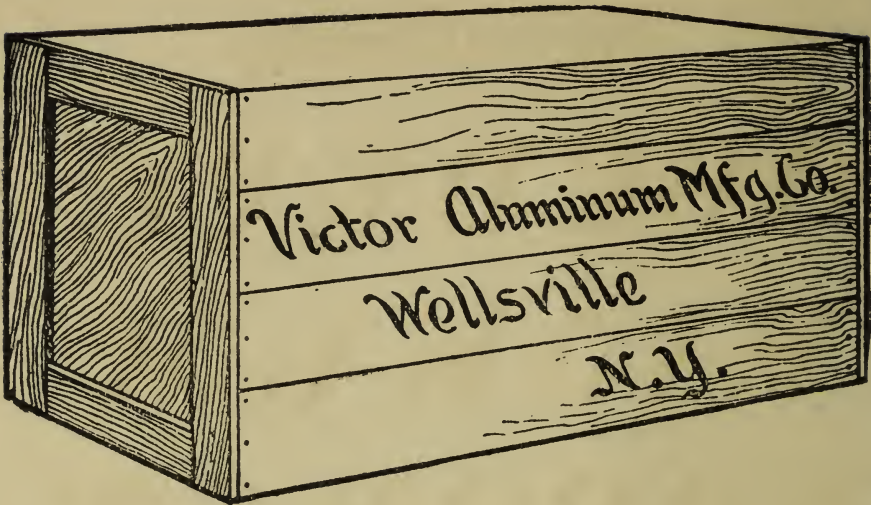


Mr. J. H. Hunt

Wm. H. Raymond J. H. Manning



MARKING CARDS, PACKAGES, BOXES, ETC.



We present herewith a few principles giving main slant and strokes which go to make up capitals and small letters.

Use foolscap paper, any good black ink, and an elastic pen. For brush or actual box marking, 15 cents' worth of asphaltum, thinned with turpentine to a desired consistency, will give you sufficient paint to stripe a country town. For accurate lettering, — inch round, camel's hair brush, or No. 3 marking brush for rough surfaces. Any wrapping paper will serve well for practice work.



ALPHABET FOR MARKING BOXES, ETC

Marking Alphabet.

A B C D E F G

H I J K L M

N O P Q R S T

U V W X Y Z

a b c d e f g h i j k

l m n o p q r s t

u v w x y z.



Correspondence is the interchange of thought by means of letters.

A large per cent of the world's business is transacted by correspondence, and in these days of rapid transit and cheap transportation friends and relatives become widely scattered and their only means of keeping in touch with one another is through letter writing.

To be able to write a good letter is therefore not only an accomplishment but an important necessity.

It is the opinion of competent judges that a man's habits and qualities as a business man may be fairly estimated from familiarity with his business letters, and his social correspondence is likewise an index to the trend of his thought, and his general character. It is safe to say that the majority do not appreciate the value of the ability to write a good letter.

First in Importance.—Perhaps the matter of first importance in a letter is the expression of the proper ideas in the proper language.

Next to That an easy, graceful style of writing, with words correctly spelled, and sentences properly punctuated. Improper punctuation often renders the meaning unintelligible or the opposite of what was intended altogether.

Classes of Letters.—Letters are usually divided into two general classes, *Social and Business*.

Social Letters are those that grow out of social and personal relations: as, *letters of affection, friendship, congratulation, sympathy, introduction, condolence, etc.*

Business Letters, as the term implies, are such as are written regarding matters of business of whatever kind.

BUSINESS CORRESPONDENCE

The Materials.—Good pen, ink and paper. For business correspondence three styles of paper are in general use, viz.: *commercial note*, about 5x8 inches; *packet note*, about 5½x8½ inches, and *letter paper*, which is usually about 8½x11 to 13 inches. The smaller sizes for short letters and the larger for long ones.

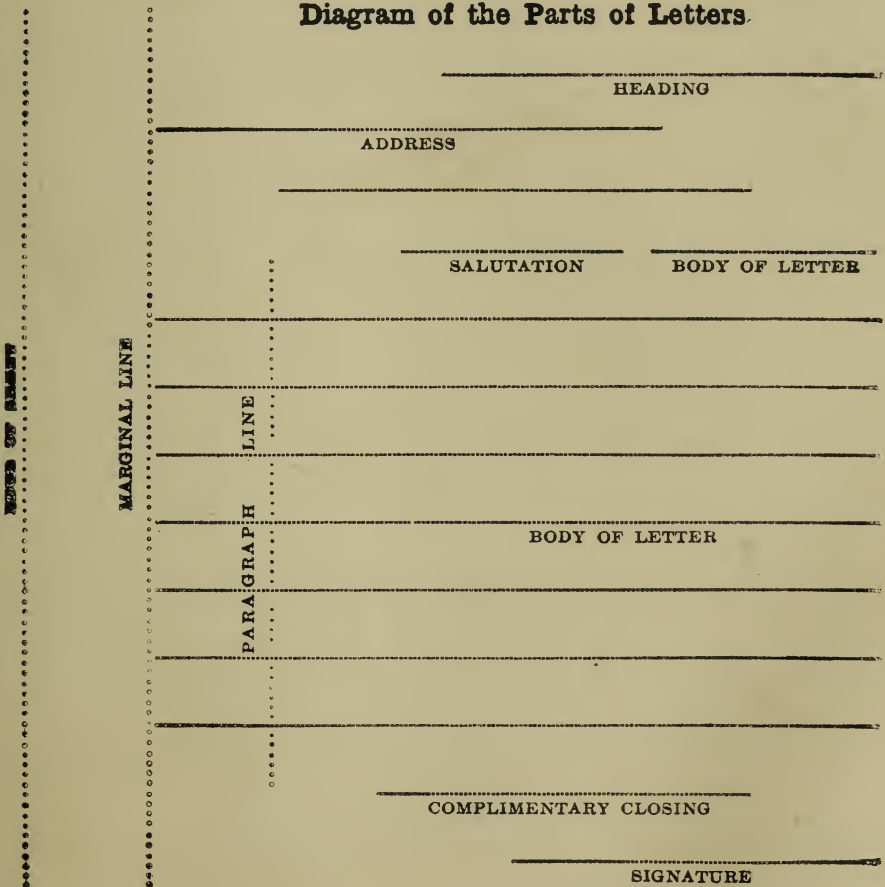
The envelopes most commonly used are Nos. 6 and 6½.

Parts of a Letter.—For convenience in explaining the form of letter we call the different parts by the following names:

- | | |
|------------------------------|----------------------------|
| 1. Heading (Place and Date). | 4. Body of Letter. |
| 2. Address. | 5. Complimentary Closing. |
| 3. Salutation. | 6. The Writer's Signature. |

The following diagram will show clearly their position:

Diagram of the Parts of Letters.



Heading.—The heading indicates where and when the letter was written and should contain information the person written to will need in directing his reply. It should be written to the right hand side of the sheet and about two or two and one-half inches from the top. There is no objection to using two or more lines for the heading if required.

The Address of a letter consists of the name and title of the person or firm to whom you are writing, the residence, or place of business, as the case may be, to which the letter is to be sent.

The inside address, as this may be called, will be the same as the address on the envelope, excepting that on the inside address the city and state may be written on the same line. Begin the address on the left-hand side of the sheet, one inch from the edge of the paper, and on the line following the one on which the heading is written. The second line of the address should begin an inch farther to the right than where the first line is begun.

The Proper Use of Titles.—Two titles of courtesy should not be joined to the same name: as, *Mr. John Hartley, Esq.*; nor should a title of courtesy be used with a professional or official title: as, *Mr. J. B. Wilson, M.D.*, or *Hon. Henry Weston, Esq.* One exception to this rule, however, is permitted where a clergyman's initials or first name is not known, to write, *Rev. Mr. (—)*, giving only the surname.

The Salutation is the complimentary term used to begin the letter. The forms most in use are *Sir*; *Dear Sir* or *My Dear Sir*. In addressing a firm, *Sirs*, *Dear Sirs*, *Gentlemen*, or *My Dear Sirs*. If the person addressed be a lady, *Madam*, or *Dear Madam*. If she be a young, unmarried lady, *Dear Miss*, or it is quite correct to omit the salutation where doubt exists as to whether she be married or not, or if the writer has no acquaintance with her.

Follow the salutation with a comma and dash, and never write *Gents* for *Gentlemen*, or *Dr* for *Dear*, etc.

The Position of the Salutation depends somewhat upon the number of lines in the address. The examples on next page will illustrate this and the form of letters in general.

The Body of the Letter is that part which contains the message or information to be imparted. In this, good form, penmanship, spacing and paragraphing should receive due care.

The body of a business letter should begin on the same line, following the salutation.

**COMMON FAULTS IN WRITING AND SPEAKING
CORRECTED.**

"I shall walk no further" should be "I shall walk no farther."

"I have no farther use for it" should be "I have no further use for it." Farther refers to distance.

"Is that him?" should be "Is that he?"

"If I was him" should be "If I were he."

"Better than me" should be "Better than I."

"I am very dry" should be "I am very thirsty."

"Both of these men" should be "Both these men."

"He had laid down" should be "He had lain down."

"I have got the book" should be "I have the book."

"If I am not mistaken" should be "If I mistake not."

"It was her who called" should be "It was she who called."

"Lay down or set down" should be "Lie down or sit down."

"When I get off from a car" should be "When I get off a car."

"It spread all over the town" should be "It spread over all the town."

"If I was him I would do it" should be "If I were he I would do it."

"He is down in the basement" should be "He is in the basement."

"I know better; that ain't so" should be "Pardon me, I understand differently."

"I see him every now and then" should be "I see him occasionally."

"I never play if I can help it" should be "I never play if I can avoid it."

"His works are approved of by many" should be "His works are approved by many."

"I went to New York, you know, and when I came back, you see, I commenced attending school," should be "I went to New York, and when I returned I commenced attending school."

"It is me" should be "It is I."

"We enter in" should be "We enter."

"I don't think so" should be "I think not."

"What are the news?" should be "What is the news?"

"He fell on the floor" should be "He fell to the floor."

"He is in under the wall" should be "He is under the wall."

"Two spoonfuls of tea" should be "Two spoonfuls of tea."

"A new pair of boots" should be "A pair of new boots."

"I had rather ride" should be "I would rather ride."

"I only want five dollars" should be "I want only five dollars."

"Continue on in this way" should be "Continue in this way."

"I expected to have seen him" should be "I expected to see him."

PARTS OF A LETTER

Trenton, N. J. April 24!—

Mr. James Farnham,

Birmingham, Ala.

Dear Sir:—I take pleasure in

364 Forest Avenue,

Dayton, O. Nov. 24!—

Sargent & Greenleaf,

100 Court St.

Rochester, N. Y.

Gentlemen:—We send you with this

The Complimentary Closing follows the body of the letter, on the line below the last line of the letter, and consists of the words of respect or regard used to express the writer's feelings toward the person written to. They are in a sense conventional and are often used without thought as to their meaning. The most common forms in business use are: "*Respectfully*," "*Respectfully yours*," "*Yours very respectfully*," "*Yours truly*," "*Yours very truly*," "*Yours faithfully*," "*Sincerely yours*," etc. "*Gratefully yours*" may be used if the writer is under obligation to the one written to, or "*Fraternally yours*" if a member of the same order or society.

In official letters a more formal style is used: as, "*I have the honor to be, Yours very respectfully*."

The complimentary closing should always be consistent with the salutation. For example: to begin a letter with a formal "*Sir*" and close with "*Sincerely yours*" would show very bad taste.

Yours truly,
Henry Joiner & Co.

Respectfully,
O. K. Dunton

Yours respectfully,
Foster, Manning & Co.

I am,
Yours very respectfully,

.....

The Signature is the name of the writer or the firm or company he represents. It should be written under the complimentary closing and should end just at the right-hand edge of the sheet.

It should be written very plainly. Many writers have a habit of making their signature the most unintelligible part of their letters, presuming that because their name is familiar to themselves it is to everybody else.

A lady writing to persons with whom she is not acquainted should always prefix the title, *Miss* or *Mrs.*, in parenthesis, to her signature.

Folding.—The letter sheet should be folded so as to nearly fill the envelope. To fold a sheet of letter paper to fit the No. 6 or 6½ envelope, turn the bottom of the sheet up to the top, making one fold, then fold equally from the right and from the left, making the letter, when folded, a little narrower than the envelope. If the envelope is held with the left hand, back up, and the letter inserted as folded, all the receiver has to do when he opens the envelope is to withdraw the letter and turn back the folds, and he has it before him right side up. This is important.

Sealing.—Be particular to seal your letter properly especially if it contains money or other enclosure.

A letter of introduction or recommendation should never be sealed when entrusted to bearer.

The Envelope Address.—The name and title should be written on the center of the envelope lengthwise. When street and number are given, or the direction "*In care of Mr. —*" they follow on the second line, the city or town on the third, and the state on the fourth or lower right hand corner of envelope.

The envelope should be placed before the writer with the flap farthest from him, otherwise it will be addressed upside down and the letter should not be inserted until after the address is written.

More than five million letters and packages reach the dead letter office at Washington every year because they are improperly directed, therefore great care should be exercised in addressing envelopes.

See examples of addressed envelopes.

The envelope used for business purposes should have either written or printed upon its upper left-hand corner the name and address of the sender, with the request to be returned in a certain number of days if not called for.

ADDRESSED ENVELOPES

If not called for in 10 days return to
 HERTEL, JENKINS & CO.
 PUBLISHERS,
 CHICAGO, ILL.



William Hart, Esq.,
 398 Grove Ave.,
 Detroit,
 Mich.

Messrs. Barton & Willis,
 Truesdale,
 Lincoln Co.,
 Col.



The Morning Herald,
 Pennington,
 Box 493. *Pa.*

Opening Letters.—Letters are properly opened by inserting a knife or other convenient instrument under the flap at the end and cutting across the top of the envelope.

SOME SPECIAL POINTS IN BUSINESS LETTERS.

1. Be brief and to the point without being blunt or offensive.
2. Be courteous in your requests and polite in your demands.
3. Never write a letter with a lead pencil; always use pen and ink.
4. Avoid the use of flourishes.
5. Blots and errors due to slovenliness are inexcusable.
6. Avoid interlining; rather rewrite your letter.
7. Aim to write as legibly as you know how.
8. Never discuss or refer to matters of a social nature in a business letter.
9. Never write a letter when angry or vexed.
10. Write on one side of the sheet only.
11. When requesting information always enclose stamp for reply.
12. If your letter contains money or an enclosure always state the amount, or what the enclosure is.
13. Take a copy of all letters containing matters of importance. It may save you trouble.
14. Be prompt in acknowledging the receipt of a business letter, mentioning its date.
15. Never write an anonymous letter; it is the coward's weapon.
16. See that your letters are divided into paragraphs and properly punctuated.
17. Write as though your correspondent was at your side and you were talking to him.
18. Letters ordering goods should state plainly the articles wanted, giving full directions for shipping, and the name and address of the person ordering.
19. Money should be remitted by draft, P.O. order, express order or registered letter.
20. Money orders or other enclosures should be folded in the letter; not put in the envelope separately.
21. Do not use figures in the body of a letter, except to denote sums of money, dates, street or P. O. box numbers.
22. Do not forget to sign your name.

23. &c means "*and so on in the same manner.*" Etc. is entirely different and means "*and other things.*" Use them only in their correct sense.

24. In requesting payment of money due you, avoid being offensive. Remember, *it is better to have a person a friend, than an enemy.*

25. Do not mix up an order for goods in the body of a letter. Either use a separate sheet, or make it a separate part of your letter with only one style or kind of goods on a line.

26. Use care and neatness in addressing your envelope, and if writing a number of letters be sure that John Smith's letter does not go in Tom Brown's envelope.

27. Never write a dun, or any matter of importance, on a postal card. To make a threat of any kind on a postal card renders it unmailable, and to use indecent language thereon is a criminal offense, under the laws of the United States.

28. A prompt acknowledgment of the receipt of an order for goods is a commendable practice.

29. Avoid abbreviations and the use of postscripts.

30. Never write a threatening letter; in most of the States it is made a criminal offense by statute.

RULES FOR WRITING A POSTAL

1. A card should be dated either on the upper right-hand corner, or on the lower left-hand corner.

2. Always sign your name in full.

3. If you wish an answer, give your full postoffice address, unless it is well known by the person to whom you are writing.

4. Never write a demand or a request for money on a postal card. It is disrespectful to the person receiving it.

5. Never write an invitation on a postal. Society prescribes polite forms for this purpose.

6. Do not trust important matters to a postal card, for it is open to inspection, and the law does not provide for its return to the writer if it fails to reach its destination.

EXAMPLES OF BUSINESS LETTERS

Letter Containing a Remittance

Canton, Ohio, Feb. 10, 19—.

MESSRS. WILLIAMSON & CATON,

Williamsport, Pa.

Gentlemen:—Enclosed please find N. Y. Draft for Sixty-five Dollars (\$65.00), in settlement of your invoice of January 12th, which you will kindly receipt and return.

Yours truly,

PETER SCHRADER.

Letter Acknowledging Above

Williamsport, Pa., Feb. 12, 19—.

MR. PETER SCHRADER,

Canton, Ohio.

Dear Sir:—Yours of the 10th inst., containing N. Y. Draft for Sixty-five Dollars (\$65.00), came to hand this morning.

We enclose bill properly receipted, and wish to thank you for prompt settlement of your account.

Yours respectfully,

WILLIAMSON & CATON.

Letter Ordering Goods

120 Penn St. Scranton, Pa., May 1, 19—.

MESSRS. GEO. M. HILL & Co.,

110 W. Jackson Blvd., Chicago, Ill.

Gentlemen:—Please ship by freight over the Penn. Line the following books:

- 50 Copies Handy Encyclopedia, Cloth Binding
- 10 Copies Handy Encyclopedia, Half-Morocco Binding
- 27 Copies The Business Educator, Cloth Binding
- 13 Copies The Business Educator, Morocco Binding
- 10 Copies Bible Symbols, Cloth Binding

Enclosed you will find P. O. money order for Fifty-Seven Dollars (\$57.00) in payment of above. Kindly ship as promptly as possible, and oblige,

Yours for success,

EDWIN LEWIS, Agent.

Calling Attention to Error in Invoice

Hamilton, Ohio, Jan. 27, 19—.

MESSRS. DAVIS & HOLT,

Cincinnati, Ohio.

Gentlemen:—I find in checking your invoice dated the 10th inst. for shipment of biscuits that you have overcharged me 15 cents per box on the plain sodas. I herewith return said invoice and ask you to kindly send me a corrected one.

Respectfully,

JAS. DOYLE.

Letter Acknowledging Order for Goods

110 W. Jackson Blvd., Chicago, Ill., June 3, 19—.

MR. EDWIN LEWIS,
Scranton, Pa.

Dear Sir:—Your letter of the 1st inst., containing Fifty-seven Dollars (\$57.00) and order for books, has been received.

We are shipping your books via Penn. freight as ordered, and trust they will reach you without any unnecessary delay. Bill of lading will be mailed you tomorrow.

Thanking you for the above order, and wishing you the best of success, we are

Yours very truly,

GEO. M. HILL & Co.

Letter Inclosing Corrected Invoice

Cincinnati, Ohio, Jan. 30, 19—

MR. JAS. DOYLE,
Hamilton, Ohio.

Dear Sir:—Your favor of the 27th inst. is at hand, and in reply, we desire to apologize for our error, and herewith enclose you corrected invoice.

Yours truly,

DAVIS & HOLT,

Per D.

Letter Requesting a Loan

Denver, Colo., June 1, 19—.

MR. FRANK SMITH,
Colorado Springs, Colo.

Dear Sir:—Much as I dislike the idea of asking any one to be inconvenienced by my circumstances, I am obliged to borrow Twenty-five Dollars until the first of June, and I take the liberty, knowing your confidence in me and your generosity, to ask if you can accommodate me with a loan.

I am sorry to trouble you, but hope you will pardon me if I have trespassed on your kindness.

Believe me,

Gratefully yours,

JOHN LONGLEY.

Giving Notice of Note Coming Due

Burlington, Iowa, March 10, 19—.

MR. D. E. HOLTZ,
Des Moines, Iowa.

Dear Sir:—Your note for Fifty Dollars (\$50.00), dated Sept. 30, 1915, at six months, and made in our favor, will be due and payable at the State National Bank on the 30th inst.

Kindly provide for same, and oblige,

Yours truly,

KERR & KECK.

Letter Enclosing Note for Collection

Louisville, Ky., April 5, 19—.

FARMERS' AND MERCHANTS' BANK,

Joplin, Mo.

Gentlemen:—We enclose a note for Sixty-five Dollars (\$65.00), drawn by J. K. Watson of your town, and due the 30th of this month.

Kindly collect the amount of same, together with six months' interest due, and remit the proceeds to us in Chicago or N. Y. exchange.

Thanking you in advance, we are,

Yours truly,

RILEY & RIDNOUR.

Letter Enclosing Bill of Lading to Bank for Collection

Moline, Miss., April 8, 19—.

FIRST NATIONAL BANK,

Syracuse, N. Y.

Dear Sirs:—We enclose herewith bill of lading to our name endorsed in favor of Mr. John Marten, 10 Beaver St., your city.

Kindly deliver said bill of lading to Mr. Marten upon payment of Forty Dollars (\$40.00) and the cost of remitting the amount to us in N. Y. exchange.

Thanking you for your kind attention to the above, we are,

Yours truly,

OXFORD PUB. CO.

Letter of Resignation

Streator, Ill., June 1, 19—.

MESSRS. HOFFMAN MFG. Co.,

City.

Gentlemen:—Having decided to go into business for myself, I am therefore obliged to resign my position and ask to be relieved from my duties the first of June next.

Permit me to say that it is with feelings of regret that I sever my connection with associations that have always been of the most pleasant character.

Yours very respectfully,

GEO. W. HARDING.

Letter Advising Shipment on Commission

Grand Haven, Mich, June 25, 19—.

MESSRS. HILL & LERNE,

Commission Merchants,

Chicago, Ill.

Gentlemen:—As per our previous arrangement, I am shipping you tonight via Steamer Conger, on consignment,

500 baskets of choice peaches.

Kindly take care of same and dispose of them at the best price obtainable and place the proceeds to the credit of my account.

Yours truly,

J. B. GREGG. (Shipper).

Letter Giving Notice of Traveler's Call*(Printed Letterhead.)*

Jan. 10, 19—.

MESSRS. KINGMAN, BROWN & Co.,
Boston, Mass.

Gentlemen:—Our representative, Mr. A. K. Parks, expects to call upon you about the first of February with a full line of samples of the latest and best in knitted goods.

We trust you will defer placing your order until you see what we have to offer, as we believe we have exceptional values for the trade this year.

Thanking you for your many past favors, we are,

Respectfully yours,

KENZIE KNITTING MILLS,

J. D. K

An Order on a Business House for Goods

Troy, N. Y., June 2, 19—.

MESSRS. ARTHUR & COMRIE,
City.

Gentlemen:—Please deliver to the bearer, Mr. Chas. Wright, goods that he may select, not exceeding in value Fifty Dollars (\$50.00), which you may charge to our account and mail us invoice for same.

Your kind attention will oblige,

Yours truly,

SCOTT & Co.

Letter Complaining of Shortage in Goods

Fresno, Cal., June 10, 19—.

MESSRS. HARRISON WEIR & Co.,
59 Lake St., Chicago, Ill.

Gentlemen:—Your shipment of Gold Soap, which left Chicago on the 3rd of April, reached us today, and we find same to be ten boxes short.

We return you herewith freight receipt, which does not correspond to the bill of lading or your invoice, and ask you to kindly investigate the cause of the shortage.

Yours very truly,

PETERSON BROS.

Per J. D. P.

Letter Giving Notice of Dissolution of Partnership

Mendota, Ill., April 9, 19—.

We hereby give notice that the partnership heretofore existing and doing business under the firm name of Shaw & Bentley has been this ninth day of April, 1911, dissolved by mutual consent, and Mr. Shaw appointed to collect all outstanding debts and settle all accounts of said firm.

JAS. D. SHAW,

C. R. BENTLEY.

The above notice may be either published or addressed to individuals interested in the change.

Letter Complaining of the Non-Arrival of Goods

Toronto, Can., March 8, 19—.

MESSRS. ALLEN & LEE,
Detroit, Mich.

Gentlemen:—The shipment of Art Goods which you made to us the 15th of last month has not yet arrived. We have been advised by the Customs Department that they are being held for invoice.

Kindly mail copy of Certified Invoice to the Department at Windsor, and urge them to pass the goods at once, obliging,

Yours truly,

ROBERTS & Co.

Requesting Address of Paper Changed

Concord, N. H., June 2, 19—.

MESSRS. HERALD PUB. Co.,
Boston, Mass.

Gentlemen:—Will you please change the address of my "Herald" from J. K. Good, 79 Palace St., to J. K. Good, 94 York St., Concord, N. H., and oblige?

Yours truly,

J. K. Good.

LETTERS REQUESTING SPECIAL FAVORS

A letter making a request of any kind should approach the subject in a direct manner. The nature of the request should be stated at the beginning, and any explanation necessary for making the request should follow, and be brief and to the point.

If necessary to ask for a remittance on an account not yet due, for the privilege of drawing on a prompt paying customer, or for an extension of time on an account or note, special care should be used in wording the request.

The following will serve as examples:

Bellevue, Mich., June 15, 19—.

MESSRS. KINGMAN & SON,
Detroit, Mich.

Gentlemen:—For some time past our business has been tied up to such an extent, on account of circumstances over which we have no control, that we are obliged to ask you if you can favor us with a remittance covering one-half your account. We will be glad to extend the time for the payment of the balance to the 15th of Sept. provided you can accommodate us with your check by the 20th inst.

We anticipate a speedy adjustment of our difficulties, and hope this will be the only time we will be under the necessity of calling on you for your account before due.

Kindly wire your reply at our expense. Thanking you in advance, we are,

Respectfully yours,

HENRY MORGAN & Co.

Asking Note Extended

Red Oak, Iowa, Jan. 10, 19—.

PERRY, HARTMAN & Co.,

Des Moines, Iowa.

Dear Sirs:—We find that we will be unable to meet our note for Two Hundred Dollars (\$200.00), due the first of February, and write to enquire if you will kindly extend the time of payment to the first of March. By that time we will be able to meet principal and interest in full.

We are sorry to have to ask this, and if not convenient for you, kindly notify us by return mail so that we may make other arrangements. We trust, however, you can accommodate us, and desire to thank you in advance for the favor.

Yours very respectfully,

JAMES DENNIS & Co.

LETTERS OF INTRODUCTION

Letters of Introduction may be either of a social or business nature. The fact that a letter is given is usually considered as an indorsement of the bearer, therefore, in introducing a business acquaintance care should be exercised that the person introduced be one you can safely recommend, and your letter worded so that you will not be obligating yourself further than you intend.

Letters of introduction should not be sealed, as the person introduced has a right to know what the letter contains.

The following will serve as an example:

Dixon, Ill., April 7, 19—.

MR. J. B. KENNEDY,

15 Spruce St., Louisville, Ky.

Dear Sir:—This will introduce to you my friend, Mr. Harold Rogers who represents the Gibson Manufacturing Co. of Chicago, engine builders, who desire to open a branch office in your city.

Any assistance you may be able to give Mr. Rogers in securing a suitable location will be greatly appreciated by me.

Yours very respectfully,

WM. SEARS.

Besides the address of the person or firm to whom the letter is addressed, the envelope should have on the lower left-hand corner the following: *Introducing Mr. Harold Rogers.*

Letters of Indorsement

A letter introducing a business acquaintance for the purpose of opening business relations between him and the persons to whom he is introduced is called a letter of *indorsement*. If the person asking such a letter is known to be financially responsible and of good character and business ability, little risk

is assumed; but unless he is known to possess these qualities the letter better not be given.

Letters of indorsement should not be sealed if delivered to the person requesting them.

The following is a safe form:

Muskegon, Mich., June 1, 19—.

MESSRS. EDISON ELECTRIC CO.,

Kalamazoo, Mich.

Gentlemen:—The bearer, Mr. Robt. West, is preparing to engage in business in Grand Rapids, Mich., and calls on you for the purpose of examining your goods.

Nine years' acquaintance with Mr. West justifies us in stating that he is a gentleman of sterling qualities and business ability, and knowing the field in which he is about to locate, we have no hesitation in saying that you will find it profitable to extend to him every courtesy.

Very truly yours,

ROBT. WALTON & SON.

Letter Incurring Direct Liability

110 Lincoln St., Rockford, Ill., March 8, 19—.

MESSRS. JAS. RAY & Co.,

90 State St., Chicago, Ill.

Gentlemen:—This will introduce Mr. R. E. Higgins of our city, who wishes to purchase goods on thirty days' time.

We have known Mr. Higgins for the past fifteen years, and confidently state that he is good for whatever contracts he may make.

You may consider this letter indorsement to the extent of One Thousand Dollars.

Respectfully yours,

COLE & MCKENZIE.

LETTERS OF RECOMMENDATION

In giving a letter of recommendation it should always be borne in mind by the writer, that in recommending another, three persons are liable to be affected by it.

If not carefully worded the applicant might be entrusted with duties or responsibilities on the strength of such a letter, that he is totally unfit for, and consequently the employer would suffer loss and be put to inconvenience, the applicant instead of being benefited would be disgraced, and the writer's reputation for good judgment and truthfulness be injured.

If the applicant merits commendation it should never be withheld; but the letter should never overdraw or state more than he is capable of fulfilling.

The letter may be addressed to the person or firm to whom the bearer desires to make application; or it may be written

without address, or "*To whom it may concern.*" In either of the latter ways it may then be presented to any one the bearer chooses.

The following are some of the usual forms:

Utica, N. Y., Jan. 26, 19—.

MESSRS. J. PETERSON & Co.,
Hillsboro, Iowa.

Gentlemen:—We take pleasure in stating that Mr. Will Cameron, who has been in our employ for the past three years, as clerk, has by the faithful performance of his work and his manly, upright character, won for himself the respect and confidence of every one connected with our establishment.

We regret that failing health compels him to seek outside employment, and we heartily recommend him as a trustworthy, capable and energetic salesman.

Yours very respectfully,

KENNETH STEVENS Co.

An Open Letter of Recommendation

Atlanta, Ga., June 20, 19—.

TO WHOM IT MAY CONCERN:

This is to certify that the bearer, Mr. George J. Bailey, has been in the employ of our company for the past two years, as bookkeeper, and that he has proven himself to be capable, energetic and faithful, a young man of good habits, and fine Christian character, and we heartily recommend him to anyone desiring the services of a competent bookkeeper.

He leaves us to better his position, and carries with him our best wishes for his success.

Respectfully,

CARTER Co.

Per J. C. Carter, Prest.

Woodward Ave.,

Cleveland, Ohio, March 10, 19—.

The bearer, Miss Jennie Comrie, has been superintendent of the millinery department of our dry goods house for several years, and we take pleasure in stating that her services have been very satisfactory, and we would be glad to retain her at an advanced salary, but she has decided to go west.

We cheerfully recommend her as being a lady of exceptionally good judgment in her line of work and capable of holding the best class of trade.

JONES & BENEDICT.



Business Correspondence

A Letter of Application should be the best specimen of letter the writer can produce, both as to the penmanship and composition. Remember the experienced eye of the business man will readily detect the errors, if any, and not only that, he forms an estimate of your qualities by the letter you write.

The following suggestions may be helpful:

1. Write your letter of application *yourself* and do not apply for a position you doubt your own ability to fill.
2. Write respectfully, and modestly, frankly stating your qualifications, without boasting.
3. Be sure the form of your letter, the grammar, punctuation, spelling, and use of capitals are correct.
4. Let the writing be neat, the letter free from blots and erasures, even if you have to rewrite it half a dozen times.
5. If making a personal application, and you are asked to write your letter then and there, be prepared. Keep your thoughts collected and put these suggestions into practice.
6. Replying to an advertisement, state when and where the advertisement was seen. Make application for the position advertised, and answer all the requirements.

Salesman's Application

La Grange, Ill., April 10, 1911.

Messrs. ARMOUR & Co.,
Chicago, Ill.

Gentlemen:—Replying to your advertisement in Saturday's "Record-Herald" for a city salesman. I respectfully apply for the position you offer. I have had three years' experience as salesman for a line of goods selling to

grocers and butchers, and know the city and the trade thoroughly. All I ask is an opportunity to prove my ability to sell goods.

I respectfully refer you to J. H. Boony & Co., 10 S. Water St., Chicago, or John D. Mills, 169 Market St., Chicago.

I shall be glad to call on you for a personal interview.

Yours very truly,

L. A. FOSTER.

Application for Position as Clerk

Springfield, Ill., May 1, 1916.

MARSHALL & DUNNE,

Glencoe, Ill.

Gentlemen:—Learning through a friend of mine that your business is increasing to such an extent that you require the services of another clerk, I hereby respectfully apply for the position. If I am accepted I will faithfully serve you to the best of my ability, and your interests will be my first consideration.

I shall be glad to furnish testimonials as to my character, ability, etc.

Hoping to hear from you favorably, I am,

Yours very respectfully,

CLINTON McNEIL.

LETTERS REQUESTING PAYMENT

The composition of a letter requesting payment of an account is often a perplexing task, particularly if the person or firm is capable of paying, but careless about it. Such a letter, to be perfect, must not only obtain the money due, but do so without giving offense. Such letters should not, as a rule, be blunt or abrupt, but should courteously and clearly state the reasons for the request. If it becomes necessary to suggest placing the account in the hands of a collector, the suggestion should not be put in the form of a threat but in such language as will show your reluctance about using such means. Generally speaking, a statement of the debtor's account is usually all that is necessary to remind him that payment is expected when due.

If necessary to request prompt payment, something like the following may be used:

New York, N. Y., May 1, 1916.

Mr. D. C. GOWAN,

Oswego, N. Y.

Dear Sir:—Inclosed please find statement of your account for April, which we trust you will find correct.

We would appreciate it if you will kindly check same at your earliest convenience and send us a N. Y. Draft for the amount.

Yours truly,

SMITHSON & DEWSNAP.

If the debtor is tardy a second request might be worded as follows:

Mr. J. G. HOMER,
Newark, N. J.

New York, N. Y., June 20, 19—.

Dear Sir:—We respectfully call attention to your account, which is now some time past due, and ask if you cannot favor us with your check by return mail.

or,

Not hearing from you regarding the amount of your account, now past due, we take the liberty of drawing on you at three days' sight, and trust that you will kindly honor the draft when presented.

Thanking you in advance, we are, Yours truly,

CONNOR & BLAINE.

Messrs. MAXWELL & GORDON,
Trenton, N. J.

Concord, N. H., April 1, 1911.

Gentlemen:—The Second National Bank has this morning returned to us our Draft on you, dated March 10th for Fifty-four Dollars (\$54.00) with the explanation, "No attention paid to notice." Since we have given you all the time you asked for the payment of your account, unless some satisfactory explanation is forthcoming you will put us under the necessity of placing your account in the hands of our collector.

Awaiting a prompt reply, we are,

Respectfully,

DAVIS & LAWRENCE.

LETTERS OF APOLOGY

He is an unmanly man who has not grace to apologize for inflicting a wrong, knowingly or otherwise.

If you owe an apology, make it promptly. The longer you let it go, the harder it becomes to offer. Failure to pay an account or keep a business engagement may be unavoidable, but neglect to explain matters invariably leaves a bad impression on the one to whom the explanation is due.

Apology for Failure to Keep a Business Appointment

Mr. J. NORTHCOTT,
Columbus, Ohio.

Akron, Ohio, Jan. 27, 19—.

Dear Sir:—I very much regret that I was unable to meet you at the "Conwell House" yesterday as I had expected. Owing to a smash-up on the road, my train was so much behind time it was impossible for me to keep the engagement.

If you will kindly inform me when it will be convenient for you to see me I will be glad to arrange my business and meet you on whatever date you may suggest.

Sincerely yours,

WM. J. KING.

Apology for Failure to Pay an Account

Watertown, S. D., April 4, 19—.

MESSRS. GEO. MOORE & Co.,

Fargo, N. D.

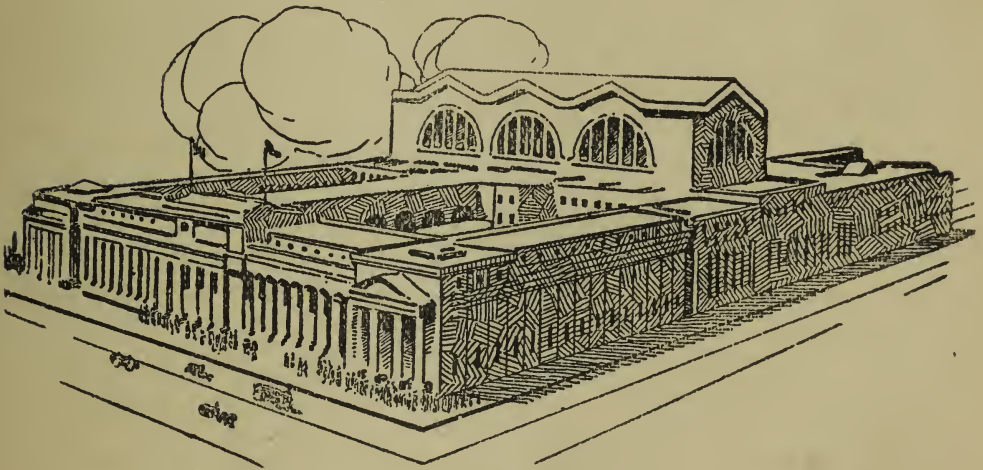
Gentlemen:—We owe you an apology for not having settled our account the first of the month as promised. We have been disappointed in not receiving returns for several large shipments the past month, but expect to be able to settle our account in full not later than the 20th inst.

If you will kindly give us this extension of time we assure you the account will then be paid.

Trusting that we have not put you to any inconvenience, we are,

Very respectfully yours,

CONGER & DUN.



PENNSYLVANIA RAILWAY STATION IN NEW YORK CITY

This station in the heart of New York City is reached from the New Jersey side through double tracked tunnels under the Hudson River with a daily service of 400 Pennsylvania trains. It is connected with Long Island by four track tunnels under the East River through which the Long Island Railway operate a daily service of 600 trains.



Social Correspondence

To be able to write suitable letters of friendship is an accomplishment very much to be desired, and ought to be an aspiration of every one, for while all do not have business letters to write, yet there is scarcely any one who is not called upon at some time to write letters of a social nature.

While many persons write good business letters they may find it necessary to cultivate greater ease of expression in their social letters than the terse style they use at their office desks.

The Paper.—The size and kind of paper will depend somewhat upon the purpose for which it is to be used. Generally speaking, what would be suitable for business letters would not be for social correspondence, excepting *Commercial Note*, 5x8 in. which may properly be used for either. This size is the most suitable for gentlemen. Ladies generally prefer *Billet*, 4x6 in.. *Octavo Note*, 4½x7 in., although other sizes are in use.

Lightly tinted and perfumed paper may be used by ladies, but it is not good taste for gentlemen to use either.

Inks.—Black or blue-black inks are the only colors that should ever be used.

Pens.—Whatever is most suitable to the style of your penmanship.

Envelopes.—Two styles are in general use. One, nearly square, to contain the note sheet folded once, and the other oblong, which contains the note sheet folded twice, once each from top and bottom. These are a little larger each way than the folded sheet. They should be of the same color as the paper.

Parts of a Letter.—Much of what has been said regarding the parts of a business letter applies to the parts of a social letter.

Heading.—Form and position the same as in business letters

Address.—When the address is given in social letters its proper position is at the close of the letter, on the next space below the signature, and commencing at the left-hand side of the sheet at the marginal line. Many social letters written nowadays do not contain any address, the salutation being made to do duty for both, yet the address, placed at the close, imparts a tone of respect to the letter, and may always be added with propriety, especially in writing to our superiors.

Salutation.—What has been said regarding the salutation in business letters applies in social letters. The position of the salutation is the same as the first line of the address in business letters, and the familiarity and warmth of the expression used depends entirely upon our relationship or intimacy with the friend written to, and the subject of our correspondence.

The qualities that combine to make an agreeable associate are required to make a desirable correspondent, and too great familiarity is not one of them.

The circumstances and variety of expressions are so many that we refrain from giving examples.

Body of the Letter.—The body of the letter in social correspondence usually begins to the right of the salutation and on the next line below. Both sides of the sheet may be written on if the letter is more than one page in length.

The Complimentary Closing.—Occupies the same position as in a business letter and should be in keeping with the salutation and the subject of the letter.

The Signature.—Usually in letters of intimate friendship only the given name is signed. One point in favor of signing the whole name is this: if there is any uncertainty about the letter reaching the person to whom you address it, your name will insure the letter being returned to you in case it is sent to the Dead Letter Office.

LETTERS OF AFFECTION

Letters of Affection are such as grow out of our regard for others. They are as different as our relations to others, and may be simply the expression of kindly feeling or of the strongest impulses that move the human heart.

Letters of affection add much to human happiness, and more of them should be written. To that boy away from home, or father, mother, or sister at home, what gladness a good letter brings! Our pleasure in receiving such letters should remind us of our duty to our dear ones in the matter of writing them.

Letters of this class may often be enlivened by playful allusions, jests and familiarities, provided the writer is sure he will not be misunderstood.

The most elegantly composed letter will not bring one-half the pleasure to a far-away relative that a simple letter crowded with feelings of home life and home love will.

Since no form would perhaps fit one case in a hundred we only give the following example, which we consider a model of good-humored playfulness, and without formality, written by Dr. Franklin to his wife:

Easton, Nov. 13, 1756.

MY DEAR CHILD:—

I wrote to you a few days since by a special messenger, and enclosed letters for all our wives and sweethearts, expecting to hear from you by his return, and to have the Northern newspapers and English letters per the packet; but he has just now returned without a scrap for poor me. I had a good mind not to write you by this opportunity, but I never can be ill-natured enough, even when there is the most occasion.

The messenger says he left the letters at your house, and saw you afterwards at Dr. Duche's, and told you when he would go, and that he lodged at Hovey's, next door to you, and yet you did not write; so let Goody Smith give one more just judgment, and say what shall be done with you.

I think I won't tell you that we are all well, nor that we expect to return about the middle of the week, nor will I send you a word of news,—that's Poz.

My duty to mother, love to children and to Miss Betsey and Gracy, etc., etc.

I am your loving husband,

BENJAMIN FRANKLIN.

P. S.—I have scratched out the loving words, being written in haste by mistake when I forgot I was angry.

LETTERS OF FRIENDSHIP

Letters of Friendship make up that large class of written messages that strengthen the bonds of friends absent from one another. The chief charm of such a letter is its natural, conversational style. It should cause the person reading it to feel as though he had been favored with a pleasant visit, rather than a formal call.

Thus, Bayard Taylor, while in Germany, writes to an intimate friend in America:

"Your letter came four or five days ago, and I take my first leisure to answer it. I take it for granted that this will find you in your Tenth Street rooms, which are so clear in my memory that a letter is more like a personal meeting to me than when you were in Rondout. You somehow manage to bring your own bodily self before me when you write: I see your eyes and the changing expression of your face, as I read, and the sound of your voice accompanies the written words. Thus your letters are most welcome, no matter what you write. * * * "

To another:

"You made your short note so pleasant that I can't scold you for its brevity; yet I should like to. There might have been so much more of what may seem personal or domestic 'nothings' to you, yet have such value at this distance. * * * "

Freshness and originality in expression should be cultivated, especially in the opening and closing sentences. Avoid old and time-worn phrases as,

"I thought I would write you letting you know," "I now take my pen in hand," etc.

How refreshing to receive a letter from a friend who begins to talk to us from the first line; for instance,

"It was kind of you to send me a good, long letter while I was lying all alone in my room with nothing to do but take villainous doses of medicine;"

"It was a delight to me to see your hand on an envelope again;"

"I found your letter waiting for me on Monday when my holiday closed."

Compare also such closing sentences as:

"Having told you all I know or care to write, I will now close;"

"I must bring my letter to a close, as I have nearly filled the sheet;"

with such as

"Recollect that I am absent and you are at home, so your letters are worth the most;"

"Remember me very kindly to your brother and my old friends on the hill, and believe me,

"Yours very sincerely,

"_____."

To be perfectly free and unrestrained in familiar letters, forms may be set aside in a pleasing manner, especially in the beginning of a letter. Some of our best authors set us good examples as:

Boston, Dec. 10, 1840.

Don't, dear Lieber, be offended by my long silence. For the last few days I have been all the time in court. * * *

Ever and ever yours,

CHAS. SUMNER

(*Sumner to Mr. Tower.*)

Never, my friend, when the heavens have been dressed in their scorching robes of brass for weeks, was a drop of rain more grateful than your timely epistle. * * *

(*Sydney Smith to Lady Grey.*)

Dec. 8, 1838.

Awkward times, dear Lady Grey! However, you see those you love sooner than you otherwise would have seen them. * * *

(*To Lady Holland.*)

If all the friends, dear Lady Holland, who have shared in your kindness and hospitality * * *

Gad's Hill, Oct. 3, 1866.

MY DEAR FIELDS:—

I cannot tell you how much I thank you for your kind little letter, which is like a pleasant voice coming across the Atlantic, with that domestic welcome in it which has no substitute on earth. If you knew how strongly I am inclined to allow myself the pleasure of staying at your house, you would look upon me as a kind of ancient Roman (which I trust I am not) for having the courage to say no. But if I gave myself that gratification in the beginning, I could scarcely hope to get on in the hard "reading" life, without offending some kindly disposed and hospitable American friend afterwards; whereas, if I observe my English principle on such occasions, of having no abiding place but a hotel, and stick to it from the first, I may perhaps count on being consistently uncomfortable.

The nightly exertion necessitates meals at odd hours, silence and rest at impossible times of the day, and a general Spartan behavior so utterly inconsistent with my nature, that if you were to give me a happy inch, I should take an ell, and frightfully disappoint you in public. I don't want to do that, if I can help it, so I will be good in spite of myself.

Ever your affectionate friend,

CHARLES DICKENS.

LETTERS OF CONGRATULATION

Letters of Congratulation are those written to friends upon any occasion of success, joy, honor, or advancement, or when they have in any way been especially favored. They should only be written when we can heartily enter into the spirit of rejoicing with the one to be congratulated. Nothing but the most natural, hearty and genuine feelings of joy should be expressed in our letter, and that in our happiest way of putting it.

Letters of congratulation are generally brief—sometimes only a telegram—and contain nothing regarding other matters. It depends somewhat upon the occasion, how much may be said in the letter, as, for example, the following written by Charles Sumner to a friend just home after some absence from his family.

Hudson, on the North River,
Tuesday Evening, Sept. 28, 1841.

DEAR LIEBER:

Here I am imprisoned by the rain in the inn of a Yankee village. Longing for companionship, I write to you, and while I write, imagine that I have it—as the ostrich supposes himself free from danger when he has thrust his head in the sand. * * *

I trust you have had fair breezes and this letter will find you with her who loves you so well and with your boys frolicking about you. Ah! my dear Lieber, are you not happy? I know where you live. I wish your home were more according to your heart; but you have sources of the highest happiness—domestic bliss of the rarest kind; constant and honorable employment for your time; a distinguished name; and the consciousness of doing good, of aiding the cause of truth, of education, and government.

I know few persons who have such reasons for blessing God as you. * * *

Ever yours,

CHARLES SUMNER.

Congratulating a Lady on Her Marriage

St. Paul, Minn., June 19, 19—.

MY DEAR EVA:

It was with heartfelt pleasure that I learned of your marriage to Mr. Howard, and I pray that time may but unite more closely your heart to that of the noble man to whom you have confided your life's happiness.

Hoping I may hear from you soon, and that you will pay me a visit on your return,

I remain your old friend and schoolmate,

EMILY BLANCHARD.

To Mrs. Eva Howard, Washington, Oregon.

Congratulating a Gentleman on His Marriage

Concord, Mass., Nov. 9, 1915.

MY DEAR MR. ALLEN:—

I hasten to offer you my congratulations and sincere good wishes in regard to your recent happiness. I hope that each day may but add to the domestic joys of yourself and estimable wife. Yours sincerely,

MRS. D. J. WIGHTMAN.

Congratulating a Friend on the 25th Anniversary of Wedding

Melrose, Fla., Sept. 9, 1915.

MY DEAR MRS. ADAMS:—

If my memory is faithful, it is just twenty-five years to-day since I had the pleasure of congratulating your good husband upon his wedding and tendering to you my sincere good wishes.

Permit me to congratulate you both upon having completed the silver circle, and offer my best wishes that you may long live together and experience as much happiness in the future as your faces prove you have enjoyed in the past. With best regards to yourself and husband, I am,

Your friend,

CHAS. OKER.

Congratulating a Friend on the Birth of a Son

Vernon, Pa., June 19, 1915.

MY DEAR MR. GARDNER:—

Allow me to present to you my most hearty congratulations on the birth of your son, and my sincere hopes that he may prove in very truth a blessing to his parents, and the pride and comfort of their old age. As for the little fellow himself, I could wish him no greater happiness than to be born of such parents and in such a home.

Your friend,

JOHN CULLEN.

LETTERS OF INTRODUCTION

Like letters introducing acquaintances for business purposes, social letters of introduction should be given only when the person writing them is satisfied that it will be desirable for all parties concerned. Your letter is an endorsement of your friend's character and qualities and if they are not all that might be desired, it reflects on you.

You may speak in complimentary terms of your friend, but not in such a way as to make him feel embarrassed in presenting the letter.

Residents should first call upon a new neighbor unless he brings a letter of introduction. In that case the new-comer may call first. If a stranger sends you a letter of introduction and his or her card, it is your duty to call the next day, or send an invitation to call upon you.

The following are examples of letters of introduction:

Hudson, N. Y., April 2, 1916.

Mr. H. R. BELDEN,
Boston, Mass.

My Dear Sir:—This will introduce to your acquaintance my friend Mr. Reynolds, for whom I have great esteem, and whom I am sure you will be happy to know.

Any attention you may have in your power to bestow during his visit to Boston will be gratefully reciprocated by

Your friend,
H. S. WHITE.

Newfane, Wis., Dec. 9, 1915.

Mr. T. H. GRIFFIN,
Springfield, Ohio.

Dear Sir:—I take much pleasure in introducing to you my esteemed friend, Miss Clara Harland, a young lady who will spend a few months in your city. I am sure an acquaintance with her will be a pleasure to you.

Any favor you may show her during her stay in your city I shall consider a personal one.

Yours sincerely,
Mrs. J. H. HOWARD.

Hartford, Conn., May 6, 1916.

MY DEAR MISS JOHNSON:—

My friend, Mr. T. E. Carter, purposing to make his home in your city. I venture upon the kind hospitality you have always extended to me to introduce him to yourself and family. Trusting that the acquaintance will be as pleasant as mine has been with both yourself and him,

I am, very respectfully,
Your friend and well-wisher,
J. F. GLENNON.

LETTERS OF CONDOLENCE

Letters of condolence are written to express sympathy with those who have suffered loss or bereavement. The task, especially in the latter case, may not be an easy one, for if improperly worded instead of bringing comfort it might only add to the sorrow. The difficulty of the task should not prevent us from performing our duty to the best of our ability.

Let your letter be brief. Show your own sorrow or sympathy in well chosen words.

Be considerate, and omit mentioning names and the details of the sorrow, as they only open afresh the wounds.

Do not try to point out what might have been if this or that had been done.

Give comfort, or withhold writing. A fine example occurs in the correspondence of Charles Sumner, and part of his beautiful letter to Charlemagne Tower on receiving news of the death of Mr. Tower's father, is here given.

Cambridge, Friday Morning, May 11, 1832.

MY DEAR FRIEND:—

The moment I saw the black seal of your letter, my mind anticipated the sorrowful intelligence it bore. Permit me to join with you in grief. I offer you my sincere sympathies. The loss of a father I can only imagine; may God put far distant the day when that affliction shall come upon me. You have been a faithful son, and I know a joy to his eyes. I reverence the spirit with which you have sacrificed all your professional and literary predilections. You did that for your father's sake, and the thought that you did it on his account must be to you a spring of satisfaction and consolation as hallowed as the grief you feel. * * *

Believe me ever your true friend,

CHARLES SUMNER.

Perhaps no better specimen of a letter of condolence can be found than the following, from the pen of the lamented Lincoln. The original letter adorns the walls of a hall in the College of Brasenose, at Oxford, where it is looked upon with deep interest by American visitors and is treasured by the authorities of the college. It explains itself.

Executive Mansion,

Washington, Nov. 21, 1864.

DEAR MADAM:—

I have been shown in the files of the War Department a statement of the Adjutant-General of Massachusetts that you are the mother of five sons who have died gloriously on the field of battle. I feel how weak and fruitless must be any word of mine which should attempt to beguile you from the grief of a loss so overwhelming. But I cannot refrain from tendering to you the consolation that may be found in the thanks of the Republic they died to save. I pray that our Heavenly Father may assuage the anguish of your bereavement and leave you only the cherished memory of the loved and lost, and the solemn pride that must be yours to have laid so costly a sacrifice upon the altar of freedom.

Yours very sincerely and respectfully,

To Mrs. Bixby,

Boston, Mass.

ABRAHAM LINCOLN.

To a Friend on Loss of Home by Fire

Albany, N. Y., June 4, 19—.

MY DEAR MRS. HOLMES:—

I have just learned of your loss of last evening, and hasten to offer you my sympathy; for, except loss of life, there can be none greater than that of the home, round which so many pleasant memories cling, and in which we have gathered so many household treasures which no money can replace. I know also what a feeling of desolation must come over you to-day.

Accept my earnest sympathy, and, if I can in any way aid you, do not fail to call upon me.

Yours,
E. A. DE WITT.

To a Friend on the Death of a Son

Milwaukee, Wis., June 2, 19—.

MR. EUGENE EAGAN,
Yankton, New York.

My Dear Friend:—It is with deepest sympathy that I write to you, realizing how profound must be the sorrow when he is taken away who, for so many years, has been the comfort and pride of a father's declining life. Still a few more days here, and I trust we will all be united to friends who have been mercifully, no doubt, taken away from us who mourn here below.

I need hardly say that you can now, more than ever, rely upon my aiding you in any way in my power.

Your most sincere friend,
CHARLES D'ORSAY.

LETTERS OF LOVE AND COURTSHIP

No class of letters consumes so much time and thought, or causes the writer more anxiety than love letters; however, when true affection prompts the message, little guidance will be needed in the composition.

The charm of this correspondence lies in the similarity of tastes, and the tone of earnest affection which is given to the message.

Never indulge in flattery, but remember the first element of lasting affection is respect.

Ladies especially should be careful to preserve their dignity, and guard their future reputations when committing anything to paper.

Secret correspondence should not be indulged in. Liberty from parents or guardians should always be sought first.

We give no samples of love letters. No one would want to receive one written in a copied form. If to be without a copy leaves a fellow to make a fool of himself, better for the other party to find it out early.

Asking Permission to Call

16 Hawley St., March 15, 19—.

DEAR MISS BREE:—

Presuming somewhat upon our former acquaintance, I hope to be pardoned for this little note, which is to ask permission to correspond with you, and also to have the pleasure of calling on you at your home.

Anxiously awaiting a favorable reply,

I am very truly your friend,

Miss Mary E. Bree,
204 Elm St., City.

CHARLES G. VENN.

A Favorable Reply

204 Elm St., March 16, 19—.

DEAR SIR:—

Your former acquaintance, though not extensive, has been pleasant, and I do not find it in my heart to object to your kind request.

With pleasure I subscribe myself, Your sincere friend,

MARY E. BREE.

An Unfavorable Reply

City, March 16.

DEAR SIR:—

Your very kind note has been duly received, and in reply I am permitted to say but this: Although highly flattered by your request, I am not at liberty to grant it.

With sincere regards,

I remain your friend,

Charles G. Venn,
16 Hawley St.

MARY E. BREE.

From a Gentleman to the Father of a Lady, Requesting Her Hand in Marriage

No. 356 Greenwood Ave.,

Aurora, Ill., March 25, 19—.

Mr. JOHN FENTON,
Aurora, Ill.

My Dear Sir:—I am certain you will not be surprised when I tell you that, through my frequent visits at your house and your kind hospitality to me, I have learned to regard your daughter with a most sincere affection. Knowing that her welfare and happiness must be the first consideration with you, I hasten to acquaint you with my feelings.

I am, as you are aware, not lacking in this world's goods; and, if an honest and sincere affection can secure her happiness, these certainly shall not be wanting. Will you trust her to me? I anxiously await your answer.

Very respectfully,

CLARENCE SHAW.



Invitations

Notes of invitation for large gatherings are usually engraved or printed and should be sent at least a week or ten days in advance, and should be written in the third person.

Among friends of long acquaintance a familiar note is in better taste.

For less informal gatherings, invitations may be sent out nearer the date of the occasion, and need not necessarily be written in the third person.

Notes of invitation for teas, luncheons and evening parties should be written in the name of the hostess.

The time-worn custom of *presenting compliments* in an invitation is passing out of usage.

Invitations to dinner, breakfast, or luncheon require prompt answers, and the answer should be written in the same form as the invitation.

Invitations to receptions or an "At Home" do not require an answer. If the person receiving an invitation is unable to attend an "At Home" or "Afternoon Tea" it is proper to send her card the afternoon of the occasion.

Wedding invitations should be issued not later than fifteen days, nor earlier than four weeks before the date of the ceremony.

They are either engraved or printed (printers now have several fine lines of type that produce work about equal to engraving) on fine white or cream tinted paper, the correct size of which is about $7\frac{1}{2} \times 6\frac{1}{2}$ inches and folds once to fit the envelope.

INVITATIONS TO LUNCHEON

Mrs. John Cass Morgan

requests the pleasure of

.....
company at luncheon

on

at *o'clock*

Ten Park Avenue.

Invitation by Note

69 Dorchester St., May 12, 1904

DEAR MRS. PATTERSON:—

I should be pleased to have you lunch with me on Tuesday, the ninth, at half past one o'clock.

Trusting no previous engagement will compel you to deny us the pleasure of your company, I am,

Sincerely yours,

ETHEL B. HARRIS.

or

It is quite correct for the hostess to mail her calling card, with the announcement,

Luncheon at 1:30 o'clock

May ninth

written beneath her name.

Invitations to Receptions

These invitations are now sometimes issued in the name of the gentleman as well as that of his wife, reading,

Mr. and Mrs. Henry Coghill

at home

Thursday afternoon, April 28

from four until seven o'clock

Twenty-six Congress Ave.

When a mother and daughters receive, the card is in this form:

Mrs. Henry Coghill;

The Misses Coghill

at home

Etc.

Invitation to Evening Party

Mrs. Elliott requests the pleasure of Mr. and Mrs. Shaw's company on the evening of May 4th at eight o'clock.

14 Kingston Place.

Invitation to Ride

Mr. Bell would be much pleased if Miss Rennie would accompany him in a drive to Lookout Point this afternoon at two o'clock, June 10, 1911.

ANSWERING INVITATIONS

Accepting Invitation to Lunch

Mrs. William K. Norman

accepts with pleasure

Mrs. John C. Morgan's

kind invitation to luncheon

on Friday, May 6th

at one o'clock

Reply to Familiar Note

DEAR MRS. HARRIS:—

It gives me much pleasure to accept your kind invitation to luncheon on Tuesday, the ninth, at half-past one o'clock.

Sincerely yours,

JEAN A. PATTERSON.

Regret in Answer to Invitation to Evening Party

Mr. and Mrs. Shaw regret that owing to the ill health of their little daughter, they are compelled to decline Mrs. Elliott's kind invitation for May fourth.

Maplewood House.

The ability to gracefully accept or decline an invitation is quite as essential as to know how to write an invitation.

WEDDING INVITATION

Mr. and Mrs. Charles H. Hillman

request the honor of

your company at the marriage of their daughter

Edna May

to

Louis Bates Gould

on Wednesday Evening, May fourth

Nineteen Hundred Four

at half-past six

(church or home address)

At home

Kensington, Iowa

Where a reception follows the wedding, a card of medium size is enclosed with the wedding invitation, and may be inscribed thus:

Reception
from seven o'clock,
Twenty Conklin Avenue

When a wedding has been celebrated with only a few friends present, it is customary to send out announcement cards. They are posted on the day of the wedding to all friends of the bride and groom. The usual form of such announcement reads:

Mr. and Mrs. William Kennedy
have the honor of announcing
the marriage of their daughter
Florence
to
Mr. Abner S. Woodman
on Thursday, May fifth
nineteen hundred and four, at
St. Stephen's Church

This announcement may be accompanied by a card bearing the joint name of the newly married pair, giving the address of their future home.

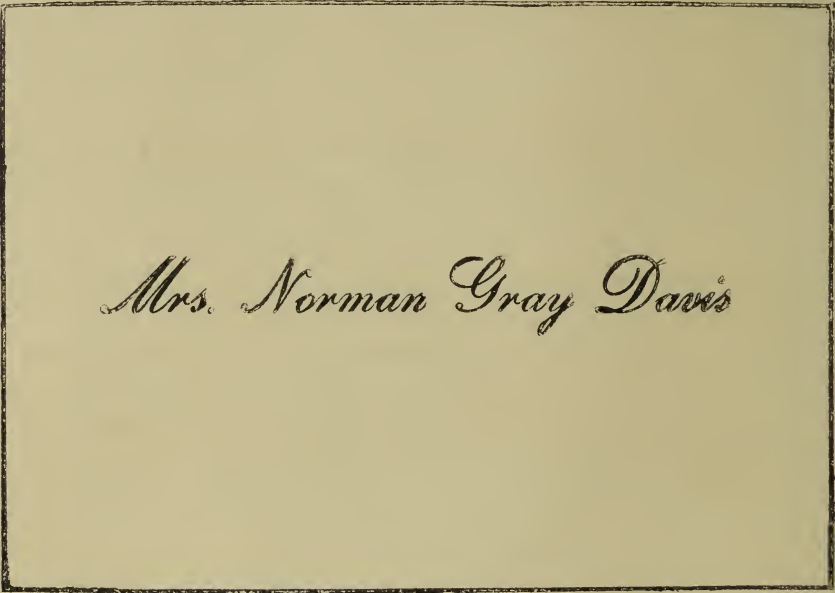
CALLING AND BUSINESS CARDS

Visitings Cards for Ladies.—Usually a married lady's card is larger than the one used by unmarried ladies.

Pure white bristol board of medium weight with the name engraved or printed in script in black ink are the only ones used in good society. Never use bevel or gilt-edged cards or any decorations other than the name, address, and day at home. In small towns the address may be omitted.

An American Lady's card should never bear any title other than *Mrs.* or *Miss.* She is not privileged to use on her card her husband's professional or dignitary title. The wife of the President is merely, *Mrs. Woodrow Wilson*, or as the fact may be.

Cards of the most approved style give the full Christian name or names as well as the surname.



Mrs. Norman Gray Davis



Miss Mary Davis

If there are not other families of the same name, so that confusion might result, the eldest daughter may omit her Christian name and use a card reading, for example, Miss Davis.

The day of the week on which a lady desires to receive callers may be printed or engraved on the lower left-hand corner, thus, *Thursdays*, etc.

A gentleman's visiting card is both smaller and thinner than a lady's. Style of inscription as follows:

Mr. Albert Louis Coombs

The title Mr. is never omitted unless the name is followed by *Jr.* A man never has an "at home" day on his card.

Business cards are used for introducing a representative of a business house, for advertising, etc. They usually bear the name of the house and address, the nature of the business and the representative's name. No prescribed rule can be laid down as to size, etc.

Titles in Use in the United States

"The President of the United States"; "His Excellency," Governor of any State; and Ministers to foreign countries. "Honorable" is applied to the Vice-President of the United States, members of the Cabinet and members of Congress, heads of departments, judges, consuls, mayors of cities, etc.

D. D., doctor of divinity; LL. D., doctor of laws; Rev., minister of the Gospel; Dr., physician and surgeon; Prof., professor or teacher; Esq., member of the legal profession, etc., indiscriminately used; and other professional titles too numerous to mention.

TITLES OF THE DIGNITARIES AND OTHER OFFICERS OF THE CATHOLIC CHURCH

The Pope, "His Holiness Pius X.;" a cardinal, "His Eminence James Cardinal Gibbons;" an archbishop, "Most Rev. Henry Spaulding, D.D.;" a bishop, "Rt. Rev. M. Flannery, D.D.;" a vicar-general, "Very Rev. Edward Weiss;" a parish priest, "Rev. James Moore, P.P.;" a lady superintendent of a convent, "Sister Superior."

MILITARY TITLES IN THE UNITED STATES

Commissioned Officers

General of the Army (This title lapsed with the death of Gen. Sheridan),	Surgeon-General,
Lieutenant-General of the Army,	Brigadier-General,
Major-General,	Brigade Inspector,
Adjutant-General,	Colonel,
Inspector-General,	Lieutenant-Colonel,
Quartermaster-General,	Major,
Commissary-General,	Captain,
Paymaster-General,	Chaplain,
	Adjutant,
	First Lieutenant,
	Second Lieutenant.

TITLES OF NAVAL OFFICERS

Admiral,	Ensign,
Rear-Admiral,	Midshipman,
Vice-Admiral (This title is not now in use),	Paymaster,
Commodore (This title has recently been abolished),	Assistant Paymaster,
Captain,	Chaplain,
Commander,	Chief Engineer,
Lieutenant-Commander,	Purser,
First Lieutenant,	Mate—First, Second and Third,
Second Lieutenant,	Quartermaster,
	Master-at-Arms.



Resolutions are the expressed opinion of bodies such as councils, societies, committees, or any organization on any matter they may have had under consideration.

Resolutions in form should be prefaced with a preamble, which should state the reason or occasion of the statements that follow, and should bear the signature of the committee framing them.

FORMS OF RESOLUTIONS

Retirement of an Officer

WHEREAS, Our esteemed friend and fellow citizen is, on account of bodily infirmities, compelled to resign as president of our organization; and

WHEREAS, He has for many years filled the office from which he now retires, with great acceptability and universal satisfaction, therefore,

Resolved, That we hereby express to him our sincere thanks for his untiring labors in behalf of our organization and of the public interest, and assure him of our earnest wish that he may enjoy the happiness of a peaceful and serene old age.

Resolved, That a copy of these resolutions, properly engrossed, be presented to him as a mark of our esteem.

Resolution of Thanks

Resolved, That an expression of our appreciation be hereby given to our esteemed chairman, who has presided over the deliberations of this body with impartiality, dignity and marked ability, as well as to the other officers for the faithful performance of duties.

We recommend, That suitable resolutions be drafted by a committee of five appointed by the chair.

Resolution of Sympathy

WHEREAS, It has pleased the Almighty to remove from our midst, by death, our esteemed friend and co-laborer, K. C. Chapman, who has for many years occupied a prominent rank in our midst, maintaining under all circumstances a character untarnished, and a reputation above reproach.

Therefore, Resolved, That in the death of Mr. Chapman we have sustained the loss of a friend whose fellowship it was an honor and a pleasure to enjoy; that we bear willing testimony to his many virtues, to his unquestioned probity and stainless life; that we offer to his bereaved family and mourning friends, over whom sorrow has hung her sable mantle, our heartfelt condolence, and pray that Infinite Goodness may bring speedy relief to their burdened hearts and inspire them with the consolations that Hope in futurity and Faith in God give even in the Shadow of the Tomb.

Resolved, That a copy of these resolutions, properly engrossed, be presented to the family of our deceased friend.

Committee:

J. K. ARTHUR, President.
HARRY STONE, Secretary.

R. K. COLLINS,
A. WESTLAND,
J. ANDERSON.

PETITION FOR LAYING OUT A ROAD

To the Commissioners of the Town of Plainfield, County of Will, State of Illinois.

Your petitioners, of the town of Plainfield, would respectfully represent that the public convenience and wants require that a road and highway should be laid out and constructed beginning at the northeast corner of George E. Smith's farm, in the town of Plainfield, and leading in a direct line south to the town of Lockport.

Your petitioners would therefore ask that your honors would view the premises and locate and construct said road and highway, according to the laws in such cases made and provided, as shown by the statutes of the State.

Signatures.

Signatures.

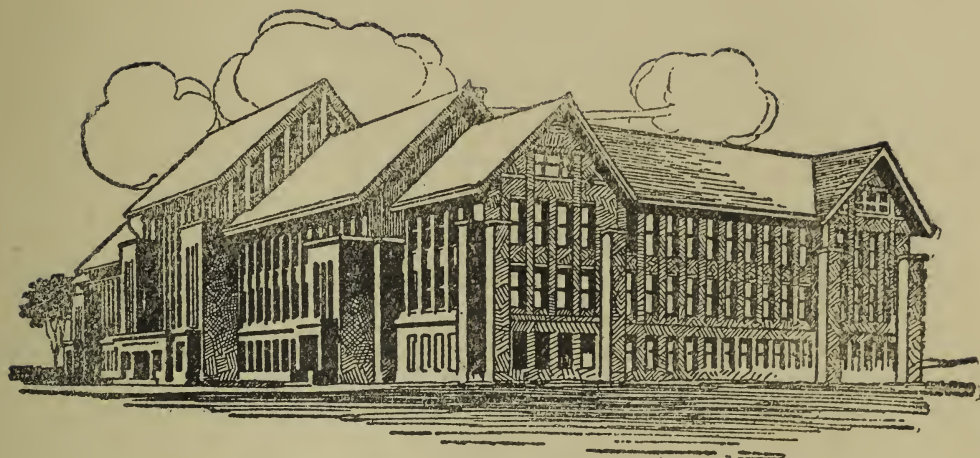
PETITION FOR CHANGING A ROAD

To the Commissioners for the County of.....

The undersigned respectfully represent that the public road and highway from the house of J. H. Nolan, in the town of Oswego, passing the house of G. H. Faust, to the house of Charles Peterson, in the town of Oswego, is indirect, inconvenient and out of the way; wherefore, your petitioners request your honorable body to view the premises, straighten or new locate such road, and discontinue such parts of the present highway as may be useless, or make such alterations or improvements as shall appear to your honor necessary.

Signatures.

Signatures.



PUBLIC SCHOOLS

Laws Governing the Rights and Duties of Directors, Teachers, Pupils and Parents

School Management.—In most of the States the management of the public or common schools is placed by statute under the exclusive control of directors, trustees, committees, or boards of education.

School Books and Course of Instruction —Where the management has thus been placed under the exclusive control of the directors, they have the right to determine what books shall be used and what instruction shall be given in the schools.

Separate Schools.—Where the legislature of a State confers upon boards of education the power to establish separate schools for white and colored children, this may be done without violating the fourteenth amendment to the constitution of the United States. And where under such statutory provisions appropriate schools for colored children are maintained, such children may be lawfully excluded from schools established for white children.

But unless expressly conferred by statute upon boards of education, the power to establish separate schools does not exist.

The courts will compel the trustees to admit colored children to the public schools where separate schools are not provided for them.

Employment of Teachers.—By statute in all the States the authority to employ teachers for the public schools is conferred upon school boards, directors, trustees, and committees.

Certificates of mental and moral qualifications are required of teachers in most of the States.

In some States these certificates are given by a board of examiners and in others by the county superintendent of schools.

Tenures and Salaries.—As a general rule teachers are employed for a year only at a time, but sometimes the teacher is first selected for one year, then, if re-elected, for two years, then for four, and then for good behaviour. This is the practice in Cincinnati, Ohio.

The Salary of a public school teacher is not attachable by trustee process while in the hands of city officials whose duty it is to pay it.

Terminating Teacher's Contract.—The contract made with a teacher for a period extending beyond the trustees' term of office is valid and binding on their successors in office.

School directors cannot terminate a contract with a teacher by doing away with the particular school in which he is engaged in teaching.

Dismissal of Teachers.—No teacher holding a proper certificate can be dismissed without sufficient cause. Unfaithfulness, incompetency, and inability to properly govern the school, are held to be, either separately or combined, sufficient cause for dismissal.

If dismissed without sufficient cause, the teacher's remedy is the same as for breach of any other contract.

If unwarrantably interfered with or obstructed in the discharge of his duties by the directors, the teacher has his remedy in an action for damages.

Janitor Work cannot be required of a teacher, unless it is so specified in the contract.

Closing School.—When the school is closed by the district officers on account of the prevalence of a contagious disease, and the teacher stands ready to perform his contract, he is entitled to full salary during the time school is closed.

Legal Holidays.—It has been held by the courts that in the absence of statutory requisitions a school should be allowed the legal holidays without deduction of salary to the teachers.

Teachers May Expel or suspend pupils for sufficient cause, as

for breach of discipline, refusal to take part in exercises, refusal on part of the parents to sign and return periodical written reports of the pupil's standing, father's refusal to permit the teacher to whip the child or to correct him himself, refusal to study certain branches from which the parents of the child have requested that it might be excused, or misbehavior outside of the school tending to injure the school and subvert the teacher's authority. A teacher or director can change the regular school hours only where reason requires it.

Corporal Punishment

The Teacher Stands in Place of the Parent, and while a pupil is under his care, has the same authority as the parent has at home of correcting him by confinement or whipping.

Assaults by Teacher.—Although the teacher has a right to punish his pupils for misbehavior, he will be liable to prosecution for assault if he inflict such punishment as produces or threatens lasting mischief, or if he inflict punishment, not in the honest performance of duty, but under the pretext of duty.

Presumptions in Favor of Teacher.—The teacher has in his favor the presumption that he has done his duty, in addition to the general presumption of innocence, and in determining the reasonableness of the punishment, the judgment of the teacher as to what was required by the situation should have weight, as in the case of a parent under similar circumstances.

Pupils Over Twenty-one years of age who voluntarily attend school, thereby waive any privilege which their age confers and may be punished as any other pupils.

Indecent Liberties taken by a schoolmaster with a female pupil, without her consent, though she does not resist, constitute an assault.

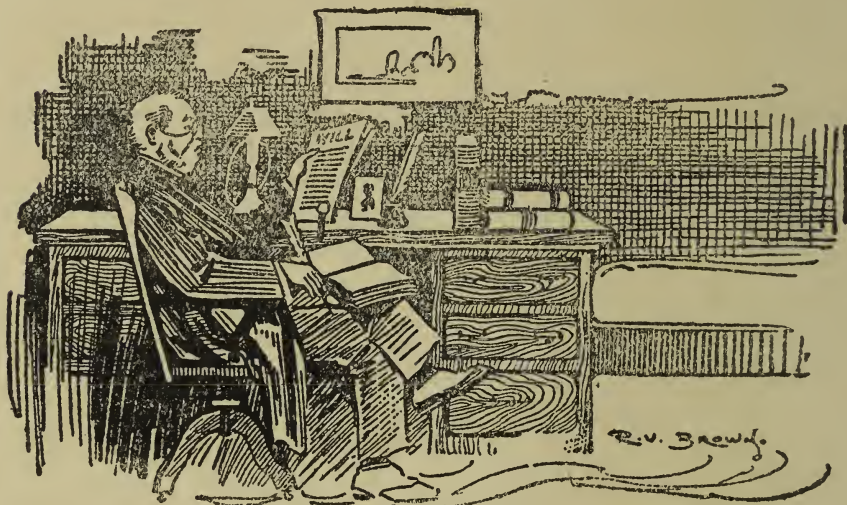
Parents Should Uphold the Teachers in maintaining school discipline, for upon this the welfare not only of the school but that of the pupils themselves depends. Where a teacher is sure of the parent's aid in the proper correcting of a child, corporal punishment at school is very seldom resorted to or required.

Value of Corporal Punishment.—The right and occasional necessity of corporal punishment being conceded, the question remains: Of what use is it?

"I am confident," says Addison, "that no boy who will not be allured by letters without blows, will ever be brought to anything with them."

The following incident may serve as an aid to the proper solution of the question:

"I dunno how 'tis, sir," said an old English laborer to his clergyman, in reply to a question respecting the bad behavior of his children, "I dunno how 'tis; I beats 'em till they're black and blue, and when they won't kneel down to pray I knocks 'em down, and yet they ain't good."



WILLS

RULES FOR WRITING A WILL

A will is a legal statement of the disposition a person wishes to have made of his property after his death.

The person making the will, if a man, is called a *testator*; if a woman, *testatrix*. An *executor* is one appointed by the will to carry out its provisions and settle the estate. The feminine form of the word is *executrix*. An *administrator* is a person appointed by the proper court to settle the estate when there is no will.

How a Will Should be Drawn.—No exact form of words is required to make a will good at law; the provisions of a will should, however, be stated so plainly that its language may not be misunderstood, and care should be taken to comply with the provisions of the statute of the State where the will is made as regards attestation and execution.

The name, age and residence of the testator should be distinctly stated at the beginning of a will.

A will should contain a clause describing the instrument as the *last* will of the testator (as, "I hereby revoke all former wills made by me at any time"), as the mere making of a subsequent will does not revoke a former one entirely, but only so far as the last made may conflict with the earlier one.

Disposition of Real Estate.—When there are different parcels of real estate it should be specifically described, as in a deed; but where it all goes to one person a general devise, as "I bequeath all my real estate to —," is admissible.

Personal Property bequeathed should be so described as to render identification practicable.

Property located in another State must be bequeathed in accordance with the laws of that State.

Witnesses.—Great care should be exercised in the selection of witnesses. They should, if possible, be acquainted with the testator and thoroughly understand his mental condition at the time when he executes his will.

A person having a beneficial interest in the will should not be a witness.

The residence of the witness should be placed opposite name.

The number of witnesses required varies in different states.

The witnesses should sign in the actual presence of the testator and where he can see them sign; and in the presence of each other. Minors and married women, if otherwise competent, may be witnesses.

Laws Governing Wills

1. All persons of sound mind, of lawful age and such as can freely exercise their own will, may dispose of their property by making a will. In some States married women cannot make a will without the consent of their husbands.

2. A will is not of force until after the death of the testator.

3. The testator can cancel or modify his will at any time.

4. The last will annuls all former wills unless it is only an addition to them.

5. A will is good though written with a lead pencil.

6. A will made by an unmarried woman is legally revoked by her subsequent marriage unless she takes such legal steps before her marriage as will enable her to dispose of her property afterwards as she sees fit.

7. A will should first provide for the payment of all just debts and funeral expenses.

8. Property bequeathed, if encumbered with debts, must first be applied to pay them before distribution is made to the beneficiaries.

9. A corporation may receive property bequeathed to it, if provision is made for it in its charter for accepting such gifts.

10. No husband can by will deprive his wife of her dower, that is, "one-third of her husband's real estate," namely, the proceeds of one-third of the real estate and appurtenances as long as she may live. Additional bequeaths can be made to her by the husband.

11. A husband can will his wife a certain amount in lieu (in place) of her dower, stating it to be so intended; this, however, does not deprive her of her dower, provided she prefers it to the bequeath. If the will does not distinctly state that the bequest is in lieu of her dower, then she is entitled to both.

12. If a married woman possess property, and dies without a will, her husband is entitled to administer upon such property in preference to any one else.

13. Any bequest of property made to a subscribing witness is invalid, although the integrity of the will is otherwise not affected thereby.

14. The testator's full name should always be written at the end of the will. If he cannot write, he must make his mark, having his hand guided by another person. Such mark, if he is conscious of what he is doing, renders the will valid.

15. It is always best if the testator appoints some suitable person or persons to act as executor.

16. An executor may always erect a suitable tombstone and charge the expenses to the estate if no other provision has been made.

17. If there is no executor named in the will an administrator will be appointed by the court to settle the estate.

18. A person appointed executor is not obliged to serve, but may renounce his appointment by a legal written notice, signed before two witnesses, which fact must be recorded by the same officer before whom the will has been proved.

19. The will should be presented for probate as soon as possible after the death of the testator.

Codicils

A written addition made to a will is called a codicil and is executed like a will. It is designed to explain, modify or change former bequests made in the body of the will. It must be executed with equal care as the will itself.

Revocation.—A will may be revoked by an actual destruction or obliteration of the document, or by the making of a new will of later date.

Marriage and the birth of a child after the execution of a will revoked it at common law, and this rule has much force in the United States now, although it is variously modified by statute in the different States. If a man makes a will and subsequently marries, he should be careful to make a new will as soon as possible.

Probate.—No will is effectual to pass either real or personal estate unless it has been duly proved and allowed in the probate court. The attesting witnesses must all, if possible, be produced. If any are dead, or have left the State, proof of their handwriting may be required.

So long as the probate remains unreversed on appeal, the due execution of the will, the sanity or capacity of the testator, and the attestation of the witnesses, cannot be called in question in the courts of common law.

A codicil requires the same number of witnesses as the will.

Form of Will

I, JOHN R. BAKER, of the city of Freeport, in the county of Stephenson, and State of Illinois, being of sound mind, memory, and understanding, do make my last will and testament in manner and form following:

First. I give, devise and bequeath to my wife, Anna, her heirs and assigns forever, one-half of all my property, real, personal and mixed of what nature and kind soever and wheresoever, the same shall be at the time of my death; the same to be in lieu of her dower at common law.

Second. I give, devise and bequeath unto such of my children, as may be living at the time of my death, one-half of all my property, real, personal and mixed, of what nature and kind soever and wheresoever, the same shall be at the time of my death, to be divided among them there, share and share alike.

Third. I hereby direct and empower my executor to sell and dispose of all my personal property to the highest bidder at auction, as soon as practicable after my death, and to sell my real estate at auction or private, as it may in his judgment seem most advantageous, or for the interest of my said devisees.

Fourth. I hereby appoint my wife, Anna, guardian of the person and estate of such of my children as may be minors at the time of my death.

Fifth. I hereby appoint JOSEPH M. BAKER executor of this my last will and testament.

IN WITNESS WHEREOF, I, JOHN R. BAKER, the testator, have to this, my last will and testament, set my hand and my seal, this eleventh day of June, A. D. 1911.

JOHN R. BAKER. (SEAL)

Signed, sealed, published and declared by the above named JOHN R. BAKER, as and for his last will and testament, in the presence of us, who have hereunto subscribed our names at his request, as witnesses thereto, in presence of the said testator and of each other.

ALBERT B. MILLER,
Freeport, Ill.

DAVID SMITH,
Freeport, Ill.

WILLIAM BROWN,
Freeport, Ill.

Codicil to the Above Will

WHEREAS, I, JOHN R. BAKER, did on the eleventh day of June, one thousand nine hundred eleven, make my last will and testament, I do now by this writing add this codicil to my said will, to be taken as part thereof.

WHEREAS, by the dispensation of Providence, my son William has died on the third day of August, 1911, I give and bequeath unto my nephew, Charles S. Brown, the share of one-half of all my property, real, personal, and mixed, of what nature soever and wherever, at the time of my death, that would have fallen as his share to my son William, if he had lived, as bequeathed in the body of this will.

IN WITNESS WHEREOF, I hereunto place my hand and seal, this first day of September, one thousand nine hundred and eleven.

JOHN R. BAKER. (SEAL)

Signed, sealed, published and declared to us by the testator JOHN R. BAKER, as and for a codicil to be annexed to his last will and testament. And we, at his request, and in his presence, and in the presence of each other, have subscribed our names as witnesses thereto, at the date thereof.

EDWARD J. BRADFORD, Freeport, Ill.

DANIEL F. JOHNSON, Freeport, Ill.

JOHN F. WILSON, Freeport, Ill.

Form of Will, Where Property is Left to the Wife Absolutely

This is the last will and testament of me, DAVID GOSS, made this eighteenth day of June, A. D. 1911, in Hamilton, County of Butler, and State of Ohio, as follows:

I bequeath all my lands, tenements and hereditaments, and all my household furniture, ready money, securities for money, money secured by

life insurance, goods and chattels, and all other parts of my real and personal estate and effects whatsoever and wheresoever, unto my wife, Sophia Goss, her heirs, administrators and assigns, to and for her and their absolute use and benefit, according to the nature and quality thereof respectively, subject only to the payment of my just debts, funeral and testamentary expenses, and the charge of proving and registering this my will.

And I appoint my said wife executrix of this my will, and thereby revoke all other wills.

IN WITNESS WHEREOF, I hereunto set my hand and seal, the day and year above mentioned.

DAVID GOSS,



Signed, sealed published and acknowledged by the said DAVID GOSS, as and for his last will and testament, in the presence, of us, and at his request, and in the presence of each other, have subscribed our names hereunto as witnesses thereof.

JOHN J. JONES,
Hamilton, Ohio.
WM. F. JOHNSON,
Hamilton, Ohio.

TAXES

Every government, whether of town, State or nation, is under the necessity and has the right to raise the necessary funds to carry on all the functions of the government.

Definition.—Tax is the sum of money which the government demands from the individual or from his property to pay for the benefit he receives from the government.

The government protects him in his rights, protects his property and often advances the value of the same by public improvement. It therefore has a right to levy a tax upon him and his property.

Kinds of Taxes.—Taxes are either direct or indirect.

Direct Taxes are those which are levied directly upon persons, property, incomes, etc.

Indirect Taxes are such as are assessed on manufactures, imports, etc., as the customs tariff and most of the excise or internal revenue taxes.

Taxation in the United States ranges itself under the three heads of federal, State, and municipal.

Federal Taxation is laid almost wholly in the form of duties upon manufactured goods imported from foreign countries, and

excise or internal revenue taxes laid on the manufacture and sale of liquors, cigars, etc., and collected in great part by means of stamps. In 1861 a tax was imposed on incomes over \$800, and during its ten years' continuance realized for the government \$365,000,000. An income tax was again imposed in 1894, but was declared to be unconstitutional by the U. S. Supreme Court. In 1913 Constitution amended and Tax imposed.

State Taxation is laid upon property by a periodical valuation. In some States this is supplemented by taxes on occupations or "privileges," on franchises of corporations, on legacies, etc.

Municipal or local taxation is commonly very much heavier than State taxation. It embraces: (1) all taxes laid for the general purposes of counties, cities, boroughs, towns and villages; and (2) those local taxes which are usually called assessments, and which are laid in special districts supposed to be peculiarly benefited by the construction of some public work, and by some rule of apportionment which proposes to charge each item of property within the district in proportion to the benefit it will receive.

Poll Tax.—Some States levy tax upon all male citizens over twenty-one years of age, others upon all voters. This is called *poll tax*.

Property Tax.—Tax levied upon property, real or personal, is called *property tax*.

Valuation of Property.—The assessor of the town or city estimates the true value of every piece of taxable property, which is usually lower than the market value. It makes little difference whether the property's valuation is high or low, because the amount of tax to be raised is rated according to the valuation, but it is of importance to any individual taxpayer that the valuation of his property shall be neither higher nor lower than that of others.

In many States when county taxes are levied, there is a county board of assessors who receive the tax lists from the assessors of the several towns and cities within the county, and if necessary, in their judgment, they make such changes as justice seems to demand. To them an individual who believes himself overtaxed can within a certain time appeal for correction.

For the State tax, there is in many States a State Board of Equalization. This board receives the lists from all the counties

and makes the necessary equitable adjustment of taxes throughout the State.

Levying Taxes.—The rate of taxation is determined as follows: Having placed the valuation upon all the property, there is fixed the amount of money to be raised by the town; from this sum the poll tax (where there is any) is subtracted. If this sum is divided by the total valuation of the property of the town the quotient is the rate of taxation; that is, the sum to be raised on each dollar of property.

The amount varies all the way from two mills on the dollar, or perhaps less, to twenty cents on each hundred dollars or two dollars on each thousand dollars of property. In large cities the rate of taxes is sometimes as much as 2 per cent or twenty dollars on a thousand, or even more.

Collection of Taxes.—In many States the town collector collects all the taxes for the town, county and State; in others the county collector collects of all the towns.

Penalties.—The law fixes the time of payment of taxes. If one neglects to make payment within the specified time a fine or penalty is added. If the person is still delinquent after a further specified time the property is sold at auction. The government then collects enough money to pay the taxes and expenses and gives a tax title to the purchaser of the property. The former owner has a specified time in which to redeem his property by payment of the tax and all the cost.

The Treasurer and Auditor.—The collector pays the money collected to the treasurer, whether town or county, and takes a receipt. The treasurer is required to give bond.

The auditor audits every bill presented for payment before the treasurer is permitted by law to pay it. The treasurer's account must, therefore, correspond with the final account rendered by the auditor.

Exemptions.—Many States exempt the following property, viz.: Certain portions of one's personal property, such as tools and utensils of laborers, institutions of learning and charitable institutions, also churches and parsonages.

Real and Personal Property.—A very large part of the taxes must be collected from real estate. The tax from personal property includes all tax except that on lands, lots and buildings. The State tax in our country is usually much less than the town, city or county tax.

TELEGRAPHS

The business of telegraphy is carried on by corporations and consists of the making and performing of a system of contracts.

Parties to the Contract.—There are two parties to the contract, (1) the sender of the message, and (2) the telegraph company. Each party agrees to do certain things and each must keep his (or its) agreement. If the company fails to do what it agreed, the sender can compel it to pay for all loss resulting.

There is ordinarily no contract between the company and the one to whom the message is sent and it is therefore not responsible for any loss he may suffer.

The Contract.—The ordinary telegraph blank usually constitutes the contract. The sender requests the company to send a message (called a dispatch), and such a request is in effect an offer to pay for the service if rendered. The company by taking the message agrees to send it, i. e., accepts the offer. The request and compliance, or the offer and acceptance, make the contract.

The Terms.—The principal parts of this contract are (1) the sender agrees to pay for the message at the regular rate and the company may refuse to take it unless he pays in advance; (2) the company agrees to send the message by telegraph with promptness, deliver it to the person addressed and not reveal its contents to any one else.

Accuracy.—The message must be sent as it is given. Hence the operator cannot correct evident mistakes, such as mistakes of grammar, nor add, nor omit anything, nor make any change in it.

The liability of the company for mistakes is often limited by its blanks, the blank being drawn in such a way that it is a contract.

Promptness.—The message must be sent as soon as possible and different messages must be sent in the order in which they are received.

Secrecy.—A telegraph company is a confidential messenger. It has no right to reveal the message to any one, except the one to whom it is addressed.

Submarine Telegraphy.—Although the system of transmitting messages by means of electric cables laid on the bottom of the sea has come into use since 1851, it is now in operation in almost

every part of the world. The total length of the submarine cables of the world to-day is over 180,000 nautical miles.

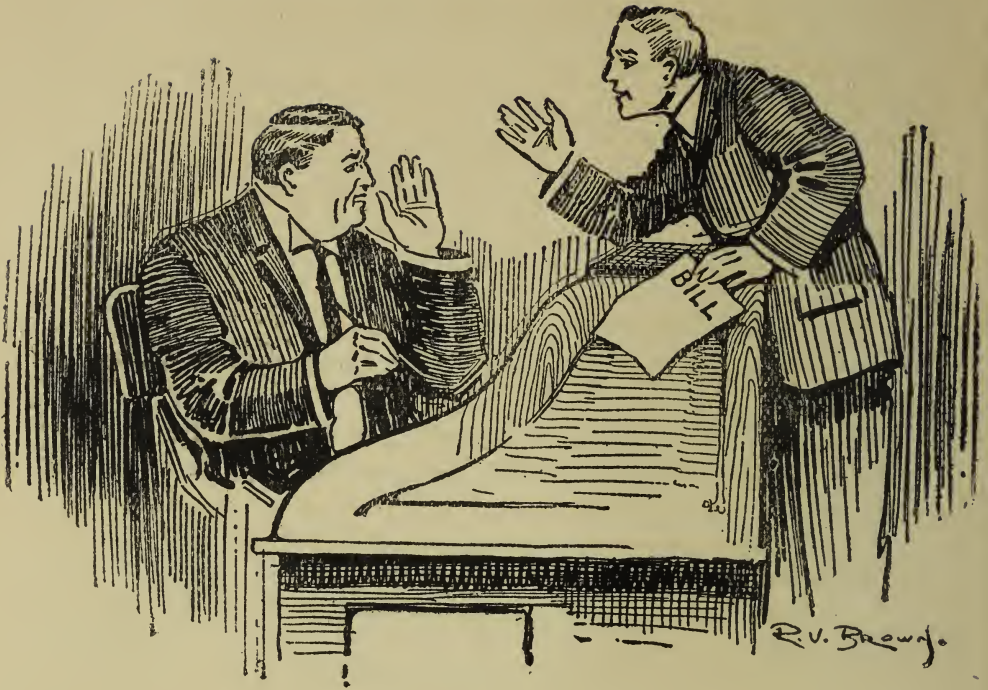
Wireless Telegraphy.—In 1897 Marconi announced a system of wireless telegraphy, operated by means of electrical vibrations set up in one apparatus and transmitted through space to a distant receiving apparatus without the aid of an intervening wire. On December 21, 1902, he established wireless telegraphic communication between Cape Breton, Canada, and Cornwall, England, a distance of 2,300 miles. Messages are now sent regularly by this system for considerable distances, and it is contended that so far as reliability goes, wireless telegraphy is far superior to the ordinary wire lines.

An ocean steamship, with a wireless telegraph equipment on board, is in constant communication with land and with other vessels similarly equipped throughout its trip, and the safety as well as comfort of an oceanic voyage is immeasurably increased by its use.

Wireless telegraphy has been most successfully used in oceanic signaling. The Japanese are in a great measure indebted to it for the success of their navy over that of Russia at Port Arthur, their principal warships being equipped with the necessary wireless transmitting and receiving apparatus.



The passengers and crew of the White Star Line Steamer **REPUBLIC** were saved by means of its wireless equipment when the ship was rammed in a fog by the Italian steamer **FLORIDA** off Nantucket Lightship, Jan. 23, 1909.



"The man who is in debt carries a world of trouble."—BURKE

HOW TO COLLECT DEBTS

Pay as you go, or a strictly cash business, is the best and safest method of doing business. But certain conditions or customs in trade make this sometimes impractical or impossible, and credit must be given. Under this method dishonest, careless or unfortunate people contract debts, then refuse, neglect or are unable to pay them, and collections, peaceable or forced, become a necessity.

The requisite steps to collect such debts are a matter of great importance and should be understood by everybody, but they are not, and much unpleasantness and heavy losses are often the result.

Methods by Which Debts are Contracted

Goods are bought on credit, to be paid for at a definite or indefinite future time. Labor is employed, to be paid for at certain future periods. Lands, houses and other property are purchased under contract of future payment. Money is borrowed, under notes, mortgages or other securities, and many other transactions in business and trade call forth occasions or present temptations to contract debts.

Suggestions for Avoiding Debts

1. Do a Strictly Cash Business.—Better small profits and quick sales, than large profits and long credits.

Mark your goods as low as possible and adhere unswervingly to your cash principle. This is best for buyer and seller. It avoids collections and prevents losses. It saves the time and labor of keeping accounts. This enables the seller to sell cheaper and the buyer to buy for less than on credit.

2. Cautions.—Goods sent abroad should be paid for before the purchaser takes possession.

The time of credit should be as short as possible and the bills collected when due. When working for others collect your wages weekly or monthly, in accordance with the agreement to pay, unless your employer is quite responsible, thus making your dues safe.

In renting lands or houses, a duplicate lease should be made, one for each party, the rent paid promptly when due, at the house or business place of the landlord, and the payment credited on the back of the lease.

In receiving or making payments, a receipt should always be made out; it is a voucher and may save trouble.

Hotel and boarding-house keepers cannot be too prompt and strict in collecting their dues, as their customers are mostly transient, making forced collections sometimes impossible.

Never loan money without requiring a note or a duebill, if the amount is small; this is safest even between the most trusted friends.

When the loan is large, have the note secured by a mortgage on real estate; but see to it that the same is not encumbered by previous claims, which would render your security worthless. It is safest to require an abstract of title and then have your mortgage recorded immediately.

This precaution should also be observed where a chattel mortgage is taken on personal property.

If a small amount of money has been loaned without security, and it can apparently not be collected without legal process, it may be best to drop the matter and consider the loss as so much paid for a lesson in business prudence.

First Steps in Making Collections

These depend very much upon circumstances. The debtor may have met with reverses or a misfortune, rendering him unable to pay at the time specified, and deserving of patience, others may be careless and need a sharp reminder; a third party, inclined to be dishonest, may need close watching. Thus discretion is necessary as to the form and tone of the letters requesting payment. For letter forms illustrating the first efforts in making collections, see pages 65 and 66.

LEGAL STEPS IN COLLECTIONS

No other motive except the question "Will it pay?" should induce a creditor to legally enforce payment. A mere feeling of retaliation or of getting satisfaction has no place in business.

Before resorting to the power of law it is well to ask the following questions:

1. Have all reasonable and peaceable efforts been made to induce the debtor to make payment?
2. Is the amount sufficient to warrant the expense involved in the legal process?
3. Has the debtor more property than the law allows him by way of exemption?
4. What does the law exempt? (See Exemption Table.)

When all peaceable means have been exhausted and the debt is not paid, it then becomes necessary to collect it, if possible, by legal process.

If satisfied that the debt can be collected, then the account should be placed in the hands of a justice of the peace, unless it is larger than comes within his jurisdiction.

This amount varies in different States, as shown by the following table:

Limit of Jurisdiction with Justice of the Peace

The following shows the largest amount in the different States and territories which the justice of the peace, through his official position, can have jurisdiction over:

Alabama.....\$100	Louisiana.....\$100	North Dakota.....\$200
Arizona..... 300	Maine.....none	Ohio..... 100 ¹
Arkansas..... 100	Maryland..... 100	Oklahoma..... 100
California..... 300	Massachusetts 100	Oregon..... 250
Colorado..... 300	Michigan..... 100	Pennsylvania..... 300
Connecticut..... 100	Minnesota..... 100	Rhode Island 100
Delaware..... 200	Mississippi..... 200	South Carolina.... 100
Dist. of Columbia.. 300	Missouri..... 250	South Dakota..... 100
Florida..... 100	Montana..... 300	Tennessee.....1,000
Georgia..... 100	Nebraska..... 250	Texas..... 200
Idaho..... 300	Nevada..... 300	Utah..... 300
Illinois..... 200	New Hampshire... 100	Vermont..... 200
Indiana..... 200*	New Jersey..... 200	Virginia..... 100
Iowa..... 100*	New Mexico..... 100	Washington..... 100
Kansas..... 300	New York..... 200	West Virginia.... 300
Kentucky..... 50	North Carolina.... 200	Wisconsin..... 200
		Wyoming..... 200

*By consent of parties, \$300.

When the amount comes within the jurisdiction of the justice he issues a summons, which the constable presents to the debtor, reading it to him if he can be found, which is called "serving the summons."

Form of Summons

The wording of this summons will be somewhat as follows;

STATE OF ——— }
 County, } ss.

The People of the State of ———, to any Constable of Said County—

GREETING:

You are hereby commanded to summon L. M. to appear before me at ——— on the ——— day of ———, at ——— o'clock ——— M., to answer the complaint of R. L. for a failure to pay him a certain demand not exceeding ———, and hereof make due return, as the law directs. Given under my hand this ——— day of ———, 19—.

JAMES WATTS,
 Justice of the Peace.

In case the party is absent or refuses to hear the summons the constable may read it to some member of the family of ten years or upward and leave a copy of the same. A summons is usually served at least three days before the trial is to take place. Upon

the serving of the summons the debtor may pay to the constable the demand of the debt and costs, taking his receipt for the same which will satisfy the debt and prevent all further costs.

The Judgment

If at the time set for trial both parties appear and are ready for the same, the justice proceeds with it and determines the matter in controversy. His determination is called the judgment. The judgment can be rendered if the defendant does not appear at the trial.

Demanding a Jury

Either party in a trial before a justice of the peace may demand a jury, and the justice is bound to grant the demand upon the deposit with him of the jury fees by the party making the demand. The jury may consist of either six or twelve men.

The Execution

The judgment being obtained, the plaintiff may now enforce payment. This process is called execution. It consists in a writ commanding the constable to seize sufficient of the property of the defendant, "which is not exempted by law," to satisfy the claim and costs and to sell the same and bring the money into the court to be paid to the plaintiff. The constable then proceeds to do this and if he succeeds in finding such property seizes it, sells it at auction, and brings the money into court.

Attachment

While the causes for which an attachment writ will issue vary somewhat, in the different states, the following grounds are almost universal:

Where the debtor is a non-resident or a foreign corporation; where the debtor is about to remove from the state; where the debtor conceals himself so that process cannot be served upon him; where the debtor has removed or is about to remove his effects from the state to the injury of creditors; where the debtor has fraudulently conveyed, concealed or disposed of his property so as to hinder and delay creditors, or is about to do so; where the debt was fraudulently contracted and the statement constituting the fraud reduced to writing.

The creditor must file with the clerk of the court an affidavit, stating the nature and amount of his indebtedness and any one

of the preceding causes and the place of residence of the debtor if known, or that upon due inquiry he has not been able to ascertain the same.

Usually the attachment is not issued until the debt is due, but in some States it is issued before if it can be shown that the debt would probably be lost unless an attachment is secured at once.

The Creditor's Bond.—In order to secure the costs and the debtor against all damages in case the attachment is improperly issued the creditor securing the same must give a bond, usually double the amount claimed.

The Writ makes it the duty of the officer to at once seize sufficient property of the debtor to satisfy the claim (excepting such as is exempt from execution) and to hold the same until the plaintiff can get judgment and seize it upon execution. Property of the debtor in the hands of a third party may also be seized.

The Real Object of the Attachment is to hold sufficient property of the debtor to satisfy the debt until the creditor can get judgment. When the property has been seized the summons is served, and if the case is properly proved judgment is obtained in the ordinary way. After this the creditor takes out his execution, makes a levy upon the property attached, and out of the proceeds satisfies his debt.

Each State has its own attachment laws, and since officers of the law must be engaged to obtain the attachment there need be no difficulty in the details of the procedure.

Garnishment or Suing the Garnishee.—In the course of collection of debts it sometimes happens that while the defendant himself may have no property in his possession upon which an attachment can be made some other person may have in his possession property belonging to the debtor or may be indebted to him. In such cases the plaintiff can proceed against this third party, who is called the garnishee, just as against the original debtor, although in some States a certain amount of money is exempt and cannot be garnisheed.

Attaching the Body

If under an attachment the officer returns "no property found," but the plaintiff is convinced that the defendant has property concealed, with the intention of defrauding him, and

believes he is in danger of losing his claim unless the debtor is held to bail, several States empower the justice to issue a *capias* for the arrest of the debtor. A *capias* is issued usually only as a last resort, when it appears that the claim can only be collected by arresting the defendant.

Persons Who Cannot Be Arrested

The constitution of the United States prohibits the arrest of members of Congress and electors while on duty, except for treason, felony and breach of peace. In many States the militia, while attending musters or while on a journey; so also attorneys and counselors at law, judges, sheriffs, and all other officers of the several courts, also witnesses and other persons necessarily attending court are exempt from arrest except for felony, etc.

Real Estate Held for Debt

When under an execution no personal property can be found with which to pay the debt and it is known that the debtor possesses real estate enough to meet the claim, then certain States allow the justice to certify to the clerk of the circuit court a transcript of the judgment. This, when filed by the clerk, becomes a lien upon the real estate of the debtor. The court can then issue an execution and the property be sold for payment of the debt and costs.

Right to Appeal

If all legal steps have been properly taken in a trial before a justice or jury and the decision is that the debtor must pay the claim, he can then appeal to the next higher tribunal, which is the circuit court, district court, court of common pleas or other.

Before an appeal is allowed the defendant must give a bond, signed by one or more responsible persons, to a sum twice the amount of the claim, to cover the debt and all costs in case he is beaten.

If the defendant loses his case also in this court then he can carry it to the supreme court of the State, where the matter generally ends, though the way remains open for him to appeal to the Supreme Court of the United States. A bond twice the amount of the debt and the costs accumulated by the successive trials up to this time is required before an appeal from one court to another is granted, as from the first.

When an Amount Beyond the Jurisdiction of a Justice is to be collected the case must be brought before the circuit court, district court, court of common pleas, or a court of similar character. There the clerk issues the summons, the sheriff or his deputy serves it and the case is usually tried before a jury of twelve men at the next term of Court.

Delay in Forced Collections

Since the defendant can promptly defend his case and if beaten appeal to a higher court, he can thereby delay payment of the original debt for one or more years. But as each appeal increases the costs they soon become heavy and but few persons are able or willing to bear them. A debtor will generally pay the debt in the earlier part of the prosecution, unless he believes himself wronged or for other reasons refuses to do so.

Cost of Collections by Law

The first questions that should properly be asked, before resorting to or before submitting to collections by law, are: What will it cost? Will it pay? The actual cost cannot definitely but only approximately be foretold, and only in so far as the amount of the fees are fixed by law.

If the amount and the intricacies of the case are such that it is thought best to employ a lawyer a day or two, his charges will probably range from ten to twenty dollars.

If the plaintiff gains the case the debtor must pay all the costs. If the justice or jury decides against the plaintiff, declaring no cause for action, then the plaintiff must pay the cost of the suit.

The following fees of an ordinary suit vary in the different States:

Docketing the suit.....	\$ 0.25
Issuing summons.....	.25
Constable for serving summons.....	.35
Each mile traveled by constable in serving summons.....	.05
Justice fee for entering up judgment.....	.25
For discharge of docket.....	.25
Fee of justice for hearing statement and giving decision.....	2.00
Total	\$ 3.40

Witnesses are allowed 50 cents a day. Say two witnesses....	\$ 1.00
Justice for issuing subpoena of witnesses at 25 cents.....	.50
Constable for serving each subpoena at 25 cents.....	.50
Constable for mileage and administering oath to witnesses, about.....	.50

Total \$ 5.90

If tried by jury, each jurymen is allowed 50 cents; 12 jurymen.....	\$ 6.00
For entering verdict of jury.....	.15
Constable for waiting on jury.....	.50
Entering satisfaction of judgment.....	.10
Approximate cost of trial without attorney before a justice if settled there	12.65
If an attorney is employed, say fee.....	15.00

Total \$27.65

If debtor does not settle, fee for execution.....	.50
Fee of constable for serving and returning execution.....	.50
Advertising property for sale.	3.50
Commission on sales, not exceeding ten dollars, 10 per cent, if more 5 per cent; property sales say \$50, commission...	2.50

Total cost of legal process ending in execution..... \$34.65

Total cost of suit involving say a debt of \$50.

If the case is settled without effecting the sale under execution, the cost connected with the execution is one-half of what is stated above. Add to this the time lost, to say nothing about the moral effect; and the question, "Will it pay?" is pretty well answered.

Exemption Laws of the Different States

Exemption laws are for the purpose of protecting those who are unable to pay their debts without causing distress to themselves and their families.

In many of the States debtors who desire to avail themselves in full of the provisions of the exemption laws are required to make a schedule of their personal property of every kind and character, including money on hand and debts due and owing to the debtor, and deliver the same to the officer serving the writ of execution. This schedule must be sworn to by the debtor.

State.	Personal Property Exempt.	Homestead	State.	Personal Property Exempt.	Homestead
Alabama	\$1,000	\$2,000	Montana		\$2,500
Arizona	500	2,500	Nebraska	500	2,000
Arkansas	500	2,500	Nevada		5,000
California		5,000	New Hampshire		500
Colorado		2,000	New Jersey	200	1,000
Connecticut		1,000	New Mexico	500	1,000
Delaware	200		New York	250	1,000
Dist. of Columbia	300		North Carolina	500	1,000
Florida	1,000	160 Acres.	North Dakota	1,500	5,000
Georgia	1,600	or 1,600	Ohio	100	1,000
Idaho	300	5,000	* Oregon		1,500
Illinois	400	1,000	Pennsylvania	300	
Indiana	600		Rhode Island	300	
Iowa	200	or 40 Acres.	South Carolina	500	1,000
Kansas		160 Acres.	South Dakota	750	5,000
Kentucky		1,000	Tennessee		1,000
Louisiana		Total, 2,000	Texas		5,000
Maine		500	Utah		1,500
Maryland	100		Vermont		500
Massachusetts		800	Virginia	500	2,000
Michigan	400	1,500	Washington	500	2,000
Minnesota	500	80 Acres.	West Virginia	200	1,000
Mississippi		3,000	Wisconsin	200	5,000
Missouri	500	3,000	Wyoming	500	1,500

NOTE.—In many of the States it is impossible to place a fixed amount on personal property exempt. In the table above these States have no amount given in the personal property column. *Oklahoma, homestead 160 acres.

The Time in which Debts are Outlawed

1. It is found necessary in all commercial countries to fix a limit of time in which debts hold good. It would not tend to sound business practices or fairness for a creditor to be allowed unlimited time in which to enforce the collection of a debt.

2. Statutes of limitation have therefore been enacted, the period of time varying, there being no natural boundary line.

3. The range of time is from one year to twenty years.

4. In accounts it generally begins from the purchase of the last item, and is renewed by every partial payment.

5. In case the debtor makes a written acknowledgment in a note, or papers of that character, the claim is renewed.

For the statutes of limitation in force in the different States see title, *Interest Laws and Statutes of Limitation*.



STOCK JOBBING

The practice to which the term "stock jobbing" is more particularly applicable, is that of dealing in stocks or shares by persons who possess but little or no property in any of the funds, yet who contract for the sale or transfer of stock at some future period at a price agreed upon at the time. Such bargains are called *time bargains*, and this practice is *gambling* in every sense of the word.

Wall Street, in New York City, is the principal scene of stock jobbing in the United States. The New York Stock Exchange is the dominant feature of this locality. Here the prices of stocks and securities are determined, and here men become millionaires or paupers in a day.

Big Profits and Big Losses.—Stock jobbing is carried on to an amazing extent, and is of this character: A agrees to sell to

B \$50,000 of bank stock, for instance, to be transferred in twenty days, for \$60,000. Now if the price of bank stock on the day appointed for transfer should be only 118 per cent, he may then purchase as much as will enable him to fulfill his bargain for \$59,000 and thereby gain \$1,000 by the transaction. Should the price of bank stock, however, advance to 125 per cent, he will have to pay \$62,500 for the necessary amount of stock and will thus lose \$2,500 by completing his agreement.

Advice of an Experienced Financier.—Russell Sage, one of the most successful financiers in the United States, gives the following advice concerning Wall Street speculations:

“The fact cannot be too strongly impressed upon the minds of intending Wall Street speculators that for every dollar gained in Wall Street there is a dollar lost, and as the people who gain the dollars are always well-known old-timers in the business, it follows, clearly, that the people who lose the dollars are the new-comers. It often happens, too, that in an unguarded moment an old-timer is ruined in Wall Street; but it is always the other old-timers who benefit by his collapse—the new-comers do not figure in the deal.

“‘Experience’ in Wall Street counts for nothing unless the experience of many years’ duration, or is had as a friend of a certain clique.

“No doubt the man who goes into Wall Street speculation with a \$1,000,000 capital may, with great prudence, be able to win \$1,000,000 or \$5,000,000 more after five or ten years. But he will lose from half to three-quarters of his original capital in acquiring the knowledge of the ‘wire pulling’ that will be necessary for him to be possessed of before he can begin to be making regular, permanent, steadily increasing gains. Exceptions have been extremely rare, and were the result of mere chance.

“As a rule, however, for a person with less than \$25,000 or even \$50,000 to go into Wall Street is sheer throwing away of money. I have seen thousands of men with capitals larger than that go down with the loss of every dollar. Some of them were men of exceptional shrewdness, too.

“I tried speculation, when, in 1874, I bought a seat in the Stock Exchange. But when I found out what the conditions were, I simply got out at the first opportunity.

“I do not wish to be drawn into any controversy in the matter, so will not particularize; but the person who is thinking of going into Wall Street speculation in the hope of making money

when he has learned what is popularly called 'the ropes' would do well to ponder what one writer has written on the subject:

"Some brokers of the Stock Exchange simply bid the figures to win their bets which they have made with their dupes—are running a "brace" game. Pretending to trade in stock, they delude the speculating public with the idea that they bid stocks up or down according to conditions of trade, war news, and so on. In reality, their only object is to bid the figures against the lambs on the floor who bring in the money of the lambs on the outside. In the nature of things, that could be their only object. The business not being a trading in actual stock, but simply betting on figures, the only object of the thimble-riggers on the floor is to bid the figures so as to win their bets. Several shysters, acting in collusion, pretend to trade furiously with one another, their bids in these "wash" sales "washing" a stock up or down.'

Life in Wall Street.—"The general public has an incorrect idea of the nature of the life of a Wall Street business man. The speculators no doubt are compelled to live under conditions of unnatural excitement; but it is not so with the Wall Street operator who does not speculate—the man who buys stock with the object of improving its value, and retaining it. There is no more undue excitement in the life of a Wall Street business man than there is in the life of a wholesale dry goods dealer. The man who deals in money—that is what a Wall Street business man does—must be just as thorough a business man as the man who deals in merchandise.

"The wholesale grocer looks about the field before him, and discovers that by purchasing an agency in a certain section and spending some money in developing its resources he can make his general wealth so much larger; and so it is with all other dealers in merchandise. The Wall Street business man does not do differently. He simply examines the field before him, and his experience teaches him that if he buys out a lot of stock in a certain concern which is in great need of ready money, he can lend the money to that concern, and the result will be that the value of its shares will go up. Instead of selling this stock when it becomes valuable, as the public imagines he is always anxious to do, it is seldom that the Wall Street business man cares to part with it.

"The Wall Street Speculator differs from the Wall Street business man in this respect, in that after buying a certain stock he either cannot or does not do anything to make it more valuable except in the belief of the lambs by the bidding for it which he

prompts his agents to do. Then when he sells it at a higher figure the real truth of the matter is that the actual value of the stock has remained all the meanwhile in exactly the same place where the value was at the time the speculator originally purchased it. It is to persons such as the latter that fortunes are lost in Wall Street."

Bucket Shops are places which secure Stock Exchange quotations, or pretend to do so, and furnish persons of moderate means the same opportunities for gambling offered to wealthy speculators at the Exchange. Here anybody can gamble in futures by risking as small an amount as five or ten dollars, but his chances of winning out are about the same as if he had put up his money on a shell game or three card monte.

WAREHOUSING

Warehouses are divided generally into two distinct classes:

1. Bonded warehouses, under the control of the government.
2. Unbonded, or private warehouses.

Bonded Warehouses are buildings in which imported merchandise is stored until the importer makes entry for withdrawal for consumption and pays the duties, or until he withdraws the merchandise for reexportation to a foreign country without paying the duties.

These warehouses are owned either by the government, or are private bonded warehouses, whose proprietors must obtain authority from the Secretary of the Treasury for receiving imported goods before the duties thereon are paid. Those owned by the government are under the entire control of the collector of the port, who assesses a charge at a fixed rate for the storage of goods, and this charge, with the import duty, becomes a lien upon them. The private bonded warehouses are required to be first-class, fire proof buildings, and to be used for no other business, and they must be approved by the Secretary of the Treasury before receiving any merchandise. A government officer is placed in charge, at the expense of the owner, and the business is conducted under provisions and requirements established by the government. The officer of the customs detailed to take charge of a bonded warehouse, and under whose supervision bonded goods are received and delivered from the warehouse, is called a *bonded storekeeper*.

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No. 2663

MONARCH PETROLEUM COMPANY

239-241-243-245-247-249-251-253-255-257-259-261 MICHIGAN ST.

Chicago: _____ 190_____

Received for storage from—

Subject to _____ order hereon, on payment of all charges and the surrender of this receipt, properly endorsed.

This Company will provide any desired temperatures, but will not be responsible for results property occasioned by fire, water, leakage, breakage, frost, accidental or in or to perishable property is at owners risk. Loose fish, loose meats and any class of goods not responsible for shrinkage in weights.

Warehouse receipts must accompany delivery orders.

Storage per Contract

Net weight handed in _____

MONARCH REFRIGERATING COMPANY,

SECY & TREAS
PRESIDENT

Form of Warehouse Receipt

Goods, wares and merchandise imported into the United States, subject to the payment of ad valorem duties, are required by law to be appraised at their "actual market value" in the foreign port at time of export. As it is frequently difficult to establish an actual market value in a foreign port, many goods being made only and expressly for foreign markets, and not sold nor offered for sale at the place of their manufacture or shipment, serious litigations often arise between the merchant and the government. This difficulty has led to the recognition by the commercial world of the distinctions, cash value, market value, and intrinsic value, although the laws name but one—the "actual market value."

In the United States the government warehouse system has been extended to other than imported goods. Thus spirituous liquors may be deposited in certain warehouses under the control of an internal revenue collector, and payment of the internal revenue taxes delayed until the liquors are withdrawn. Bonds are usually required of persons availing themselves of this privilege, and the liquors so stored are said to be *in bond*.

Unbonded Warehouses, or private storage houses, are common in all the large cities of the United States, and are mostly used for the storage of household goods. There are many, however, used exclusively for the storage of merchandise, some of which are known as cold-storage warehouses. In some States warehouses for the storage of grain, etc., are subject to State inspection and supervision.

The rates for storing bulky articles are usually fixed at so much per month, according to the amount of space occupied. The warehouseman is regarded as a bailee for hire, and must take ordinary care of the property placed in his custody. (See *Bailments*.)

Warehouse Receipts given by private warehouse companies are negotiable instruments and pass from hand to hand by indorsement, or they may be used with banks, etc., as collateral security for money borrowed. There is usually a provision in the receipt that its transfer by indorsement and delivery shall be a conclusive transfer of the property. Where this is the case the receipt is an acknowledgment of the warehouseman that the goods are actually in store, and he becomes liable for their value even if no such goods as described in the receipt have been stored with him.

TRADE AND COMMERCE

The Terms "trade" and "commerce," primarily, have the same meaning, only the latter is now generally restricted to the buying, selling, exchanging, etc., of commodities between different nations or States, while the former is applied indiscriminately to all commercial intercourse, whether domestic or international.

Trade is divided generally into two classes, *wholesale* and *retail*. Wholesale trade deals in goods by the piece or in large quantities, supplying retail dealers and middle men generally, while retail trade deals in small quantities and supplies goods directly to consumers.

The Wholesale Trade of a country is divided into four different kinds: the home trade, the import, or foreign trade of consumption, the export trade, and the carrying trade.

The Home Trade is employed in purchasing in one part of the same country and selling in another the produce of the industry of the country, and it comprehends both the inland and coasting, or that which is carried on both by land and sea.

The Import Trade is employed in purchasing foreign goods for home consumption.

The Export Trade is employed in connection with goods and produce sent to foreign markets.

The Carrying Trade is employed in transacting the commerce of foreign countries, or in carrying the surplus produce of one to another.

Commerce distributes the gifts of nature, balancing the deficiencies of one country with what is superfluous in another, creates a demand for labor, finds employment for wealth, and multiplies and cheapens the productions of every country.

Exports and Imports.—A quarter of a century ago the United States ranked fourth among the commercial nations of the world. To-day it stands first in the value of its exports. In a single fiscal year—that which ended June 30, 1898—the exports of the United States increased by a figure which represents a greater increase than that of England in twenty-five years. In 1800 the total value of exports of the United States was \$70,971,780, and in 1915 it had increased to \$2,768,589,340. The total value of the imports of the United States for the same year was \$1,674,169,740.

Foreign Carrying Trade.—During the year ending June 30, 1913, the foreign carrying trade of the United States amounted to

\$3,773,030,924, of which \$81,032,495 was in American vessels.

Inland Carrying Trade.—In its railway commercial facilities the United States is preëminent. The total railway mileage of the world is 683,000, of which the United States possesses 258,000. This is 50,568 miles greater than the aggregate mileage of European railways, and is one-third of the world's total.

Manufactures.—These unrivaled facilities for transportation have induced a marvelous growth of manufactures in the United States for consumption in all parts of the world. In 1870 the manufactures of the United States just about equaled those of Great Britain, while to-day they are two and a half times as great as the total value of British manufactures, and equal to those of Great Britain, Germany and France put together.

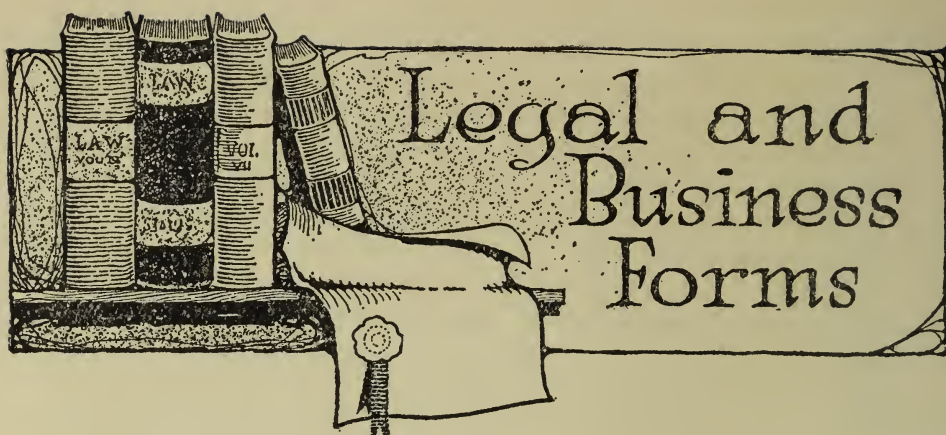
Customs Duties.—The taxes levied on imported goods are usually called customs duties.

Custom-Houses.—The place appointed by the government at ports of entry where vessels and merchandise are entered and duties upon imported goods are collected, and where vessels obtain their clearance and other papers, is called a custom-house; the collectors, appraisers, surveyors, naval officers, and their deputies, examiners, clerks at the head of divisions, inspectors, gaugers and weighers, but not subordinate clerks, are called *custom-house officers*, and are sworn to faithful service; the persons who act for merchants in the business of entering and clearing goods and vessels, and in the transaction of general business, are known officially as *custom-house brokers*.

A Custom-house Entry is a statement made in writing to the collector of the district, by the owners or consignees of the merchandise on board any ship or vessel, which they desire to land.

Bonded Goods.—Foreign goods are said to be *bonded*, when the payment of the duties is secured by a bond, or when warehoused in a government store or warehouse, and under the control of the collector of the port until entered for consumption and the duties are paid. (See *Warehousing*.)

When goods are shipped from a foreign port and destined for an interior point or other place in the United States that is not a port of entry, they first go to a port of entry and then are forwarded *in bond* to the point of destination. This trans-shipment is effected through means of a custom-house broker at the port of entry, to whom the invoice, bill of lading, and other shipping papers are sent.



CONTRACTS

A Contract is an agreement between competent persons, on sufficient consideration, to do, or abstain from doing, some certain act or acts within some certain time, expressed or implied.

To Constitute a Valid Contract—one that can be enforced by law—five things are necessary: competent parties, sufficient consideration, mutual assent, lawful subject matter, and time of performance.

Parties Who May and Who May Not Make Contracts.—Until the contrary is shown, all persons entering into a contract are presumed to be competent to bind themselves by their agreement. Hence those who would resist the performance of a contract on the ground of legal incapacity must set up and prove the particular incapacity upon which they rely to avoid the contract.

Minors, insane persons, idiots, and persons deprived of their reason by intoxicants, are incapable of entering into contracts.

Married women, under the common law, are not competent parties to a contract. But by the statutes of most of the States a married woman is now empowered to enter into contracts regarding her own separate property, enter into business on her own behalf, or join in a business partnership with her husband.

Bound for Necessaries Furnished.—Though minors, insane persons, idiots, etc., are not, generally speaking, competent to enter into contracts, they are bound for necessities furnished them. A husband is bound for necessities furnished his wife, even if against his orders, if he fails to furnish them for her.

Corporations can enter into contracts, provided they keep within the limits prescribed by their charters. Anything attempted beyond those limits would be *ultra vires*, beyond their power, and void. Parol contracts made by a corporation's authorized agents within the scope of its chartered powers are express promises of the corporation. Like an individual, a corporation may be bound by implied contracts deduced by inference from corporate acts. See *Corporations*.

Consideration.—A contract without consideration is void at the option of the party against whom it is sought to be enforced. There is one exception to this rule. It does not apply to innocent indorsees and *bona fide* holders of negotiable papers. A promise is a good consideration for a promise.

It is not always necessary that the consideration be expressed in the contract; it is sometimes implied. Thus, when a contract is deliberately made, without fraud and with a full knowledge of the circumstances, any damage, suspension, or forbearance of a right, will be sufficient consideration. It is not necessary that the consideration should exist at the time of the promise if it arise afterwards, in consequence of the promise.

Mistake.—A contract made under a clear mistake of *fact* is not binding; for instance, if A. sells to B. a horse, which both A. and B. suppose to be in A.'s stable, and at the time of the contract the horse is dead, the sale is void. But a mistake of *law* is binding, for every one is presumed to know what the law is.

Mutual Assent.—No contract is valid in law unless the parties agree to the same thing in the same sense. Where a person orders a certain quantity of goods, for instance, at a certain credit, and the merchant sends a less quantity at a shorter credit, and the goods are lost, the merchant cannot recover the price of them; for there was no agreement on the terms, and hence no contract.

Subject Matter.—The thing to be done or omitted is called the *subject matter* of the contract. If this is *illegal* in its character, *immoral*, or *contrary to public policy*, the law will not enforce the contract.

Among Contracts Contrary to Public Policy is that of a man binding himself not to exercise his trade or business; but if, for a *valuable consideration*, he engages not to exercise his trade in

a particular place, he is bound by his engagement, but he may exercise it elsewhere. A bond that the obligor shall never carry on, or be concerned in, a particular business, is void.

Time of Performance.—There must be a time, either expressed or implied, in which a contract is to be performed. Otherwise one party could postpone the execution of his contract indefinitely. Where no time is expressed, a reasonable time will be understood.

Formality.—Contracts of various kinds may be made verbally, others are required by law to be in writing. All contracts are either *express* or *implied*. *Express* contracts are where the terms are openly uttered at the time of making. *Implied* are such as reason and justice dictate, and which the law presumes every man undertakes to perform. For instance, if there is no stipulation as to the price, when one sells goods, or performs labor for another at his request, the law implies a promise to pay for such goods, or labor, so much as they are reasonably worth. It is also an implied condition of work and labor, that it be done in a suitable and workmanlike manner. But the law will never imply a promise against a party's declaration at the time.

Contracts That Must be in Writing.—The English *Statute of Frauds* has been substantially copied in nearly all the States. It provides that—in the following cases no agreement shall be legally enforceable unless the same, or some memorandum thereof, be in writing, and subscribed by the party to be charged therewith: 1. Every special promise of an executor or administrator to answer damages out of his own estate. 2. Every agreement made upon consideration of marriage. This applies not to promises of marriage, but to promises to pay money, or to make a settlement of property, if the marriage is consummated. 3. Every agreement that by its terms is *not to be performed within one year* from the making thereof. 4. Every special promise to answer the *debt, default, or misdoings* of another. 5. Every contract for the sale of any goods, chattels, or thing for the price of ten pounds (\$50.00), or more, unless: (a) the buyer shall accept and receive part of such goods; or (b) the buyer shall at the time pay some part of the purchase money, or give something in earnest to bind the bargain. 6. Every contract for the sale of any lands, or any interest in lands.

Where a person has the benefit of another's services under a verbal agreement, and then successfully pleads the statute of

frauds, the other party may recover so much as his services have been worth.

Interpretation and Construction.—In construing contracts, the intention of the parties must govern; words are to be taken in their natural and obvious sense; when the intention is doubtful the context may be resorted to to explain ambiguous terms; the whole of the instrument is to be viewed and compared in all its parts, so that every part of it may be made consistent and effectual. Where the language of an agreement is plain and unequivocal, there is no room for construction, and it must be carried into effect according to its plain meaning.

Ambiguities in deeds or other instruments are generally interpreted against the grantor, or contractor.

Performance.—A person who undertakes to perform a job of work by special contract, must perform his contract before he is entitled to his pay. If a person is hired for six months, or other definite time, and leaves before the end of it, without reasonable cause, he loses his right to wages for the period he has served. But if he is dismissed without cause he can recover for the whole term—at its expiration. It is no sufficient cause for abandoning one's contract, that he was put upon work not contemplated at the time the contract was made, but if he is prevented by sickness from laboring during the stipulated period, he may recover for his services as much as his services were worth, for the time he labored.

Specific Performance.—The law side of the court cannot enforce the specific performance of a contract. It can only allow damages for the failure to perform, or for breach. On the equity side of the court, certain contracts may be enforced specifically. They most commonly relate to the sale of real property.

Rescinding.—In general, a contract cannot be rescinded, unless by consent of both parties, except in case of fraud. A party having a right to rescind a contract, must exercise the right within a reasonable time.

Where parties agree to rescind a sale once made and perfected without fraud, the same formalities of delivery, etc., are necessary to re-vest the property in the original vendor, which were necessary to pass it from him to the vendee. A contract required by law to be in writing cannot be dissolved by verbal agreement.

Tender.—A tender of payment does not bar, or extinguish the debt; for the debtor is still liable to pay it, but it bars the claim to subsequent damages, interest and costs of defense against the plaintiff. A debtor should tender the full amount of the debt with the interest and costs which have accrued.

Damages.—The general rule of law respecting the measure of damages is, that where an injury has been sustained, for which the law gives a remedy, that remedy shall be commensurate with the injury sustained.

HOW A CONTRACT SHOULD BE WRITTEN.

Pen and Ink Should Be Used in writing a contract, but the use of a pencil will not render the contract invalid. The contract should be written in plain and unequivocal language, and the law does not in general require a formal contract drawn up with technical precision.

The Contract Should be Dated, and care should be taken that the date be not a Sunday or a legal holiday, for in some States that would invalidate the contract.

Any Erasers or Interlineations made in the body of the contract should be specified in the margin or at the bottom as having been made before the contract was signed.

Any Material Alteration in the contract after it is signed, if made by a party to the contract without the consent of the other party will discharge the contract.

Contracts should be prepared and signed in duplicate, triplicate, etc., according to the number of persons concerned in them. Each party should be furnished with a copy.

It is the presumption of the law that a person in making a contract intends to bind not only himself but his legal representatives. Such representatives may therefore sue or be sued on a contract, although not named in it.

Letters May Constitute a Contract.—If a letter containing an offer is answered by another, accepting it, the two letters taken together constitute the written contract. If an order for goods is sent and filled it is a written contract as far as the writer is concerned, but not as to the other party. A telegram in the same way may be a written contract.

General Form of Contract

CONTRACT, made and concluded this first day of June, A. D. 1911, by and between John Jones, of the city of Springfield, county of Sangamon, and State of Illinois, party of the first part, and Samuel Smith, of the same

place, party of the second part, in these words: The said party of the second part contracts and agrees to and with the said party of the first part, to [*here insert what is to be done*]; and the said party of the first part contracts and agrees to pay unto the said party of the second part, for the same, the sum of fifty dollars, lawful money of the United States, as follows: the sum of twenty-five dollars when [*here state the contingency on which the first payment is to be made*], and twenty-five dollars when [*here state the other contingency.*]

In witness whereof, the parties to these presents have hereunto set their hands and seals, the day and year first above written.

JOHN JONES. [SEAL]
SAMUEL SMITH [SEAL]

Contract to Build

THIS AGREEMENT, made the tenth day of June, A. D. 1911, between John Doe, of the city of Bloomington, in the county of McLean, and State of Illinois, party of the first part, and Richard Roe, of the same place, party of the second part,

Witnesseth, that the said party of the first part, for the consideration hereinafter mentioned, agrees to erect and build for the said party of the second part, a dwelling-house on the lot of land, numbered 91 Oak street, in the city of Bloomington aforesaid, and to furnish all the materials and perform all the work necessary to complete the same agreeably to the accompanying plans and specifications signed by the parties; and to deliver the said building, finished in every respect, to the said party of the second part, on or before the day of next.

In consideration whereof, the said party of the second part agrees to pay to the said party of first part, the sum of one thousand four hundred dollars (\$1,400.00), as follows: \$200 when the cellar is completed, \$200 when the frame is erected, \$200 when the outside is shingled and clapboarded, \$200 when the lathing is completed, and \$600 when the building is finished; which sums shall be in full of all his claims and demands against the party of the second part, except as hereinafter provided.

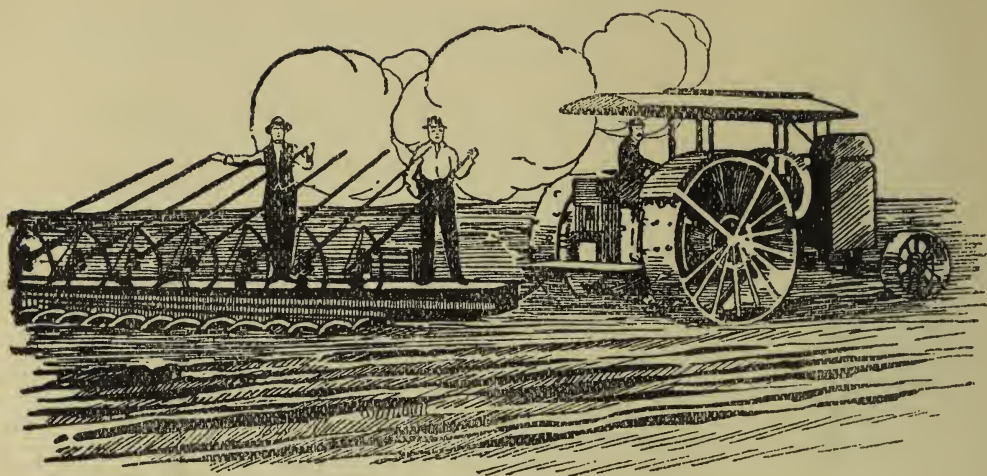
And it is further agreed, that the said party of the second part may modify the before-mentioned specification, in any particular, without impairing its validity, or the validity of this contract in other respects; *provided* that the sum to be allowed to either party for such alterations shall have been agreed upon by the parties hereto, and a full statement of the same made in writing, and signed by them, before the work to be affected by the change is commenced.

In witness whereof we have hereunto set our hands and seals, on the day and year first above written.

JOHN DOE, [SEAL]
RICHARD ROE. [SEAL]

Executed and delivered in presence of

.....



45-HORSE POWER TRACTOR PULLING 8, 14-INCH PLOWS

Contract for Hiring a Farm Hand

KNOW ALL MEN BY THESE PRESENTS:

That Walter A. Clyde agrees to work faithfully for Wm. R. Manbeck, as a general laborer on his farm, and to do any work that he may be called upon to do in connection therewith, in the township of Lisle, County of Dupage, and State of Illinois, for the period of one year, beginning the first day of February next, 1907, for the sum of Thirty Dollars per month.

In consideration of the services to be performed, the said Wm. R. Manbeck agrees to pay Walter A. Clyde Thirty Dollars per month.

In witness whereof, the said parties have hereunto set their hands this first day of January, 1911.

WALTER A. CLYDE.
WM. R. MANBECK.

NOTE.—The above is a simple form of contract, and is legal and binding on both parties in any state and territory in the Union. Why don't farmers put their contracts in writing instead of having simply a verbal agreement? It would save argument, dispute, hot blood and many times save trouble and lawsuits.

Contract with a Clerk, or Workman

THIS AGREEMENT, made this first day of January, A. D. 1916, by and between James Freeman, of the city of Chicago, county of Cook, and State of Illinois, party of the first part, and Alfred Willis, of the said city, county, and State, party of the second part,

Witnesseth, that the said Alfred Willis has agreed to enter the service of the said James Freeman as a clerk (*or Journeyman*) and promises faithfully, honestly and diligently to give and devote to him his time and labor as aforesaid, for the space of three years, from the first day of January, A. D. 1916.

In consideration whereof, the said James Freeman agrees to allow, and pay to the said Alfred Willis the sum of twelve hundred dollars (\$1200.00) per annum, in equal payments of one hundred dollars on the first day of each and every calendar month of the year, the first payment to be made on the first day of February, 1916.

Witness our hands,
JAMES FREEMAN.
ALFRED WILLIS.

Contract to Cultivate Land on Shares

THIS AGREEMENT, made this first day of February, A. D. 1916, between Chas. N. Rohr, of the town of Colfax, county of Clinton, State of Indiana, and Henry Reamer, of Linden, county of Montgomery, State of Indiana, party of the second part.

Witnesseth that the said Chas. N. Rohr will, on or before the first day of March, break, properly prepare, and sow with wheat the forty acres belonging to, and lying north of the dwelling-place of the said Henry Reamer, in the town of Linden.

That one-half of the seed wheat shall be found by said Henry Reamer. That when said crop is in proper condition the said Chas. N. Rohr will cut, harvest, and safely house it in the barn of Henry Reamer. That he will properly thresh and clean the same. That he will deliver one-half of said wheat to the said Henry Reamer at his granary, on or before the fifteenth day of November, 1916.

Witness our hands and seals.

CHAS. N. ROHR. [SEAL]
HENRY REAMER. [SEAL]

*Signed, sealed, and delivered
in presence of*

WM. MYERS,
FRED HILLMAN.

ONE HUNDRED FACTS AND FORMS OF PROMISSORY NOTES

A **Negotiable Note** is a positive promise in writing to pay to a person therein named or his order, or to him or bearer, a certain sum of money, at a specified date, or within a time that is certainly ascertainable.

A Note Promising to Pay "At Sight" or "On Demand" is negotiable, for it is presumed that the party interested will see that sight is given or demand made.

If No Time of Payment Is Specified, "on demand" will be presumed to be intended.

Parties to a Note.—The person who promises is called the *maker*, and the one to whom the promise is made is called the *payee*. One who transfers a note to another by indorsing his name on the back is called an *indorser*, and the person to whom the note is transferred is called the *holder*.

Negotiation.—A note is negotiated when it is transferred from one person to another in such manner as to constitute the transferee the holder thereof; if payable to bearer it is negotiated by delivery; if payable to order it is negotiated by the indorsement of the holder, completed by delivery.

Transfer after Maturity.—A note may be transferred as well after maturity and in the same manner as before maturity, but the purchaser takes it at his own risk. It is subject in his hands to any defenses that may have existed against it in the hands of one holding it when it became due.

Holders in Good Faith.—A purchaser or holder of a note or other negotiable instrument who has acquired it in good faith, for a valuable consideration, in the ordinary course of business, when it is not overdue, without notice of dishonor, and without notice of facts which impeach its validity, has a title unaffected by those facts, and may recover on the instrument, even though it was without consideration between the parties originally, was subsequently released or paid, or was originally obtained by fraud, theft or robbery; but

In Case of Fraud, Theft or Robbery, if the instrument had never been given force by the maker by delivery and he was not guilty of negligence, there could be no recovery; in such case the note would never have had any legal existence. But the slightest negligence renders the maker liable, for instance, if the maker of a note after completing it retains it in his possession, no matter how securely, he is liable to a holder in good faith, or, as he is commonly termed, a *bona fide* holder, although it was placed in circulation through fraud, theft, or robbery.

Where a Holder in Good Faith Is Not Protected.—The defenses against which a *bona fide* holder is not protected are: 1. In

capacity of the maker of a note to contract; as where he is an infant, or a lunatic, or a person under guardianship. 2. The interdiction of a statute; as where a statute renders the contract void, for gambling or other illegality. 3. Where the party has never in fact signed the note as it stands; as where it was forged, or where it was subsequently altered, without the maker's consent or fault. 4. Where the maker was misled into signing something he was not intending, through imposition, and without negligence on his part, or where a person who is unable to read, or is blind, has a note falsely read to him, and he signs it believing it to have been correctly read, he will be protected. But where a person of ordinary faculties and knowledge is betrayed into signing a note, believing it an instrument of a different kind, he will be bound to *bona fide* holders, unless he has been free from negligence. If the maker with reasonable caution might have detected the fraud, the note will be good with a *bona fide* holder.

A Note Executed Under Duress—that is, under such fear or compulsion as to overcome the free agency of a reasonably firm man—will not be good in the hands of a *bona fide* holder; for there was no consent and no fault of the maker.

Uncompleted Notes.—If a note is executed and delivered with the amount left blank, the parties who sign or indorse it will be bound to a *bona fide* holder for any amount that may be filled in.

If a Party Entrusts His Signature on a Blank Paper to another to fill in some note, he will be bound to a *bona fide* holder though the other fills in an entirely different note than agreed. But if a person writes his name on a blank paper without any intention of having it filled out, and another obtains it and writes a note above the name, it will not be binding even in the hands of a holder in good faith.

Liability of Indorsers.—All the persons who have indorsed a note are liable for the amount due; but only one satisfaction can be recovered. If one indorser is obliged to pay the debt he can look to the others for their proportion.

An Indorser May Avoid Liability by writing "without recourse" on the back of the note with his signature.

To Make the Indorser of a Note Responsible, for its payment, the lawful holder must use due diligence by the institution and prosecution of suit against the maker thereof.

Protest.—A protest of a note is a formal statement by a notary that the note was presented for payment and payment refused. When a note is not duly paid on presentation, it is said to be “dishonored” and is taken to a *notary public*, who again presents it, and, if not paid, he notes its non-payment, and afterwards draws out a formal protest, that legal proceedings may be taken for recovering the amount due.

Notice of Protest.—The holder of a note may give notice of protest either to all the previous indorsers or only to one of them; in the latter case he must select the last indorser, and the last must give notice to the last before him, and so on.

Where notice of protest is duly addressed and deposited in the postoffice, the sender is deemed to have given due notice, notwithstanding any miscarriage in the mails.

Demand and Payment.—Notes payable on demand must be presented for payment within a reasonable time, in order to hold indorsers.

Where Days of Grace are Allowed by statute on notes, they are not considered due until the expiration of the days of grace. If a note is presented and payment demanded on the last day of grace, and payment refused, the maker is in default, and notice of dishonor may forthwith be given to the indorser. For days of grace allowed by the statutes of different States, see *Interest Laws and Statutes of Limitation*.

A Note Made Payable at a Bank and held there for payment until the usual hour for closing, need not be presented to the maker in person to bind the indorser. It may be protested, as in the case of drafts, immediately on the close of bank hours. Payment must be immediately demanded of the indorser if he resides in the same place; if he is a non-resident he must be notified at once by letter.

Presentment Not Necessary to Render Maker Liable.—Presentment for payment is not required in order to charge the maker of a note.

Sundays and Holidays—When the day of maturity falls upon Sunday or a legal holiday the note is payable on the next succeeding business day.

Place of Demand.—Where place of payment is specified in a note demand should be duly made at that place.

By Whom Demand May Be Made.—The holder of a note or any one acting for him may make the demand for payment and

send notice of dishonor to the indorsers. Usually the holder or his agent notifies all the parties on the note. This is the most business-like, as well as the most prudent way, as it renders all parties responsible to him, and each responsible to each other in their order.

Extending Time of Payment by the holder releases the indorsers of the note, unless consent to such extension has been given by the indorsers.

Lost Notes.—If the maker should refuse to pay a note which has been lost, he may by law be compelled to pay it, but it would be necessary for the party collecting it to give bond, to protect the maker from all further claims, on account of the lost paper.

Proof Required.—It is necessary to prove that the note has been given by a certain party or parties, and up to date not paid. The maker of the note can compel the holder of the same to give evidence that the amount promised therein has not been paid.

The Finder of a Note, as of all other property, must make reasonable efforts to find the owner, before he is entitled to appropriate it for his own purposes. If the finder conceal it, he is liable to the charge of larceny or theft.

A Note Destroyed by Fire can be collected by proof of loss.

Interest.—A note which does not state on its face that it bears interest, will bear interest only from maturity.

If the Words "With Interest" are Included in a Note it draws the legal rate of interest from the date of making.

If the Note is to Draw a Rate of Interest Higher than the Legal, but not higher than the statute of the State allows, the rate of interest must be specified.

Death of a Holder.—After the death of a holder of a negotiable note, his executor or administrator may transfer it by his indorsement.

When Right of Action Expires.—The statute of limitations begins to run from the day the right of action accrues. See *Interest Laws and Statutes of Limitation*.

ALL THE DIFFERENT FORMS OF NOTES

Form of Non-negotiable Note

\$100.00

Woodstock, Ill., June 9, 1911

Thirty days after date I promise to pay James Jones One Hundred Dollars value received.

JOHN DOBSON

Negotiable Without Indorsement

\$100.00

Madison, Wis., June 1, 19—.

Sixty days after date I promise to pay John M. Smith or bearer,
One Hundred Dollars, value received.

GRANT WHITE.

Negotiable by Indorsement

\$100.00

Omaha, Neb., March 1, 19—.

Ninety days after date I promise to pay to George Nelson or
order, One Hundred Dollars, value received.

RICHARD MILLS.

Payable at Bank

\$100.00

Chicago, Ill., June 2, 19—.

One year after date, for value received, I promise to pay Oliver
Brown or order, at the First National Bank, One Hundred Dollars,
with interest at six per cent per annum.

CHARLES JOHNSON.

On Demand

\$50.00

Denver, Colo., January 2, 19—.

On demand, for value received, I promise to pay to the order of
John Riley, Fifty Dollars, with interest.

EDWARD JAMES.

Accommodation Note

[N. B.—The maker of an accommodation note (one for which
he has received no consideration, having lent his name or
credit for the accommodation of the holder) is not bound to the
person accommodated, but is bound to all other parties, pre-
cisely as if there was a good consideration.]

\$100.00

Toledo, O., March 10, 19—.

Sixty days after date I promise to pay to the order of Almer
Wilson, One Hundred Dollars, at the First National Bank, without
defalcation.

OWEN YATES.

Credit the drawer,
ALMER WILSON.

To One's Own Order

\$100.00

Memphis, Tenn., April 8, 19—.

Sixty days after date I promise to pay to my own order, One
Hundred Dollars, value received. Interest at seven per cent.

MARION ADAMS.

By Married Woman

\$200.00

Rochester, N. Y., June 9, 19—.

For value received, I promise to pay John Jackson, or order,
ninety days after date, Two Hundred Dollars, with interest. And I
hereby charge my individual property and estate with the payment
of this note.

(Mrs.) MARY H. JONES.

By Person who Cannot Write**\$50.00**

Alton, Ill., June 8, 1911

For value received, I promise to pay to the order of William Warren, Fifty Dollars, with interest at six per cent.

EDWIN MORRIS, Witness

his
LOUIS X BARBER
mark.

Payable in Merchandise**\$100.00**

Springfield, Mass., June 8, 1911.

For value received, I promise to pay Daniel Ward, or order, One Hundred Dollars in merchantable wheat, at the current price.

JASPER NOYES

Collateral Note**\$300.000**

Three Oaks Mich., June 1, 1911

Sixty days after date I promise to pay to the order of John Jacobson, Three Hundred Dollars, without defalcation, for value received. Interest at six per cent.

Having deposited United States Bonds of the nominal value of Four Hundred Dollars, which I authorize the holder of this Note, upon the non-performance of this promise at maturity, to sell, either at public or private sale, without demanding payment of this Note or the debt due thereon, and without further notice, and apply proceeds, or as much thereof as may be necessary to the payment of this note, and all necessary expenses and charges, holding myself responsible for any deficiency.

MARTIN FIELD

Judgment Note—Common Form**\$100.00**

New York, January 1, 1911.

Three months after date, I promise to pay Paul Jones, or order, One Hundred Dollars, with interest at the rate of seven per cent per annum, from maturity until paid, without defalcation. And I do hereby confess judgment for the above sum, with interest and costs of suit, the release of all errors, and waiver of all rights to inquisition and appeal, and to the benefit of all laws exempting real or personal property from levy and sale.

LOUIS MARX. (SEAL)

Judgment Note—"Iron-Clad" Form**\$500.00**

Tacoma, Wash. June 2, 1911.

One year after date, for value received, we promise to pay to the order of John L. Routt, Five Hundred Dollars, negotiable and payable at the First National Bank of Tacoma, without defalcation or discount, with eight per cent interest per annum from date until paid, both before and after judgment, payable in U. S. gold coin; and if suit be instituted for the collection of this note we agree to pay Fifty Dollars attorney's fee. If the interest be not paid as herein stipulated, the legal holder of this note may declare the principal due, and proceed by law to recover both principal and interest.

HENRY SMITH,
JOHN SMITH.

NOTE—For Mortgage Note see page 238.

Judgment Note, with Waiver and Power of Attorney

\$600.00

New York, June 1, 19—.

Two months after date, I promise to pay to the order of William Eddy Six Hundred Dollars, at the National Park Bank, for value received, with interest at seven per cent per annum, from maturity until paid.

EDWIN LITTLE. [SEAL]

KNOW ALL MEN BY THESE PRESENTS:

That I, the undersigned, am justly indebted to William Eddy, upon a certain promissory note, of even date herewith, for Six Hundred Dollars, value received, with interest at the rate of seven per cent per annum, from maturity until paid, and maturing August 1st, 1911.

Now, therefore, in consideration of the premises, I do hereby make, constitute, and appoint John Bright, or any attorney of any court of record, to be my true and lawful attorney, irrevocably for and in my name, place, and stead, to appear in any court of record, in term time or in vacation, in any State or Territory of the United States, at any time after said note becomes due, to waive the service of process, and confess judgment in favor of said William Eddy, or his assigns, upon said note, for the amount thereof and interest thereon, together with costs and twenty dollars attorney's fees; and also to file a cognovit for the amount thereof, with an agreement therein, that no proceeding in error or appeal shall be prosecuted, or bill of equity filed to interfere in any manner with the operation of said judgment, and also to release all errors that may intervene in the entering up of said judgment or issuing execution thereon; to waive all benefits which I may be entitled to by virtue of any homestead, exemption, appraisement, or valuation law, now or hereafter in force, wherever such judgment may be entered or enforced, hereby ratifying and confirming all that my said attorney shall or may do, by virtue hereof.

Witness my hand and seal this 1st day of June A. D. 1911.

EDWIN LITTLE. [SEAL]

Joint Note

\$200.00

Cairo, Ill., March 30, 19—.

Two months after date, we promise to pay to the order of Albert Sloan Two Hundred Dollars, value received.

JACOB SCOTT,
JAMES ATKINS.

Joint-and-Several Note

\$500.00

Newark, N. J., March 6, 19—.

Six months after date, for value received, we jointly and severally promise to pay Hiram Davids or order, at the First National Bank, Five Hundred Dollars, with interest.

RICHARD MARK,
JAMES HACKETT.

\$ 200.00

Concord, N. H. Nov. 1, —

On demand, we jointly promise to
pay Thomas Seymour, or order, —
Two Hundred ⁰⁰/₁₀₀ ————— Dollars
Value received; with interest at five per
cent. until paid.

George Downey.
Charles Snow

Example of How This Note Should Be Written.

INDORSEMENTS OF NOTES

Definition.—An indorsement is a writing on the back of a note or other written instrument.

What is Sufficient.—Though it is usual and better to write the indorsement in ink on the back of a note, it is legally sufficient if written with either pen or pencil upon any part of the instrument, or upon a paper attached thereto. The signature of the indorser, without additional words, is a sufficient indorsement.

Kinds of Indorsements.—An indorsement may be either *special* or *in blank*, and it may also be either *restrictive*, *qualified*, or *conditional*.

An Indorsement in Blank specifies no indorsee, and an instrument so indorsed is payable to bearer, and may be negotiated by delivery. (See Form 1.)

A Special Indorsement (sometimes called a *full* indorsement) specifies the person to whom or to whose order the instrument is to be payable; and the indorsement of such indorsee is necessary to the further negotiation of the instrument. (See Form 2.)

A Qualified Indorsement constitutes the indorser a mere assignor of the title to the instrument. It may be made by adding to the indorser's signature the words "without recourse," or any words of similar import. Such indorsement does not impair the negotiable character of the instrument. (See Form 3.)

A Conditional Indorsement is one that involves some condition. A party required to pay the instrument may disregard the condition, and make payment to the indorsee or his transferee, whether the condition has been fulfilled or not. But any person to whom an instrument so indorsed is negotiated will hold the same, or the proceeds thereof, subject to the rights of the person indorsing conditionally. (See Form 4.)

A Restrictive Indorsement expressly confines the payment to some particular person or purpose. (See Form 5.)

Partial Payments.—When money is received on a note, the amount and date of receiving should be plainly written on the back of the paper. (See Form 6.)

FORMS OF INDORSEMENTS

Indorsement in Blank

<i>John Smith</i>	
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FORM 1

BE CAREFUL ABOUT INDORSING NOTES

Special Indorsement

<i>Pay to the order of James Hill. John Smith.</i>	
--	--

FORM 2

BE CAREFUL ABOUT INDORSING NOTES

Qualified Indorsement

<i>Pay to John Jay, or order, without recourse. John Smith.</i>	
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FORM 3

Conditional Indorsement

Pay to James Jones, or order, unless you receive notice from me not to pay before ma- turity. John Smith.
--

FORM 4

Restrictive Indorsement

Pay to Charles Sheldon only. John Smith.
--

FORM 5

Partial Payment Indorsement

Received on the within note, June 1, 1904, ten dollars.

FORM 6

An Order is a written request or direction for the payment of money or delivery of goods to a person therein named, the same to be charged to the person making the request.

Orders for the payment of money are negotiable if made payable to order or to bearer, but the person on whom they are drawn is not under obligation to pay them, unless they have been accepted, for an order partakes of the nature of a draft.

FORMS OF ORDERS**For Money**

\$500.00

Chicago, Ill., March 10, 19—.

MR. RICHARD FOSS: Please pay to William Mason, or bearer,
Five Hundred Dollars, on my account.

THOMAS FELL.

For Goods to Value of Certain Amount

\$100.00

Columbus, O., April 1, 19—.

MESSRS. BRONSON, KING & Co.: Please deliver to the bearer,
David Swing, such goods as he may desire, to the value of One Hun-
dred Dollars, and charge same to my account.

GEORGE H. THOMAS.

For Goods Stored

Richmond, Va., June 1, 19—.

MESSRS. SMITH, JONES & Co.: Please deliver to the bearer, E. H.
Van Oven, Six Barrels of Apples, stored by me in your warehouse.

J. L. SPAULDING.

DUE BILLS

A Due Bill is a formal written acknowledgment that a
certain amount is due to the person therein named. It may be
payable in money or in merchandise. It is not transferable,
and draws no interest unless specified therein.

FORMS OF DUE BILLS**Payable in Money**

\$50.00

Racine, Wis., June 2, 19—.

Due William Macey, on demand, Fifty Dollars, value received.

JOHN KNOX.

Payable in Merchandise

\$100.00

Indianapolis, Ind., June 2, 19—.

Due Charles H. Adams, for services rendered, One Hundred Dol-
lars, payable on demand, in merchandise, at my store.

WILLIAM JOHNSON.

RECEIPTS**RULES FOR WRITING ALL KINDS OF RECEIPTS**

What a Receipt Is.—A receipt is an acknowledgment in
writing, signed by the person receiving, that certain personal
property (money or goods, or both), has been received.

A Complete Receipt requires the following statements:
That a payment has been received; the date of the payment;

the amount or article received; from whom received, and if for another on whose behalf payment is made; to what debt or purpose it is to be applied; by whom received, and if for another, on whose behalf it was received.

Kinds of Receipts.—Receipts are divided generally into three kinds: *Receipts in Full*, *Receipts on Account*, and *Receipts to Apply on Particular Accounts*.

Every Receipt Should Show whether payment is made in full, on account, or on what particular account where there are more than one between the persons.

How an Agent Should Sign.—An agent should sign his principal's name and then write his own name underneath, prefixing the word "by," thus:

John Smith, [principal]
by Thomas Jones, [the agent.]

Receipt for a Note Not Necessary.—It is not necessary to take or give a receipt when a note is paid, as the instrument itself becomes a receipt.

Mistake or Fraud.—A receipt given under error or mistake of fact, or obtained through fraud, is void.

FORMS OF RECEIPTS

Receipt in Full

Clinton, Ill., March 10, 19—.

Received from Randolph Pike, Two Hundred and Fifty-three Dollars, in Full of All Demands.

CHARLES JOHNSON.

Receipt on Account

Davenport, Iowa, June 1, 19—.

Received from Hiram Powers, One Hundred and Seventy-five Dollars, on account.

CLARENCE WHITE.

Receipt on Particular Account

Carson City, Nev., June 1, 19—.

Received from Abner Oglesby, One Hundred and Ninety-five Dollars, to apply on hire of horse.

MARSHALL STRAIT.

Receipt for Rent

Ottumwa, Iowa, June 1, 19—.

Received from William Lawrence, Thirty Dollars, in full for rent of residence at 36 Adams Street for the month of May.

JAMES WALTERS,
Per WILLIAM STOUT, Agent.

BUYING AND SELLING MERCHANDISE

Legal Points for the Seller

Offer to Sell.—An advertisement or price list sent out by a wholesale merchant to a retail dealer offering goods for sale on certain terms is not such an offer as will become binding on acceptance. (*Lincoln vs. Erie Preserving Co.*, 132 Mass., 129). The mere exposure of an article for sale with a certain price marked on it does not constitute an offer that will create legal relations between the tradesman and any person that may choose to tender him the price marked. And so where a traveling salesman submits his samples and prices to a dealer. This does not constitute an offer that will become binding by acceptance. It is a mere solicitation of an order. If the retail dealer gives the salesman an order, this constitutes on the part of the retail dealer an offer to buy certain merchandise on certain terms at a certain price, to be accepted or rejected by the firm which the salesman represents as it may see fit. (*McKindley vs. Dunham*, 55 Wis., 42).

Revocation of Offer.—An offer to sell may be recalled or revoked at any time before its acceptance. But the revocation must be made known to the offeree before it has any effect. Therefore, if an acceptance be duly mailed, before any knowledge of a revocation, though one had been really sent, the sale is closed. It is well settled that even when on making the offer the offerer expressly promises to allow a certain time to the other party for acceptance, the offer may nevertheless be revoked in the interval, if no consideration has been given for the promise and provided that the revocation is duly communicated or brought to the knowledge of the other party before he has accepted the offer (*Larmon vs. Jordan*, 56 Ill., 204). A failure to comply with a condition of the offer as to the mode of acceptance, or an acceptance conditionally, on terms varying from those offered, will cause the offer to lapse, for this is, in effect, a rejection of the offer. For instance, a counter proposal to buy at a sum less than asked in the offer to sell amounts to a refusal of the offer, which thereby is terminated, and the party to whom it was made cannot afterwards hold the intended seller to the original offer. (*Arthur vs. Gordon*, 37 Fed. Rep., 558.)

Refusal to Receive Goods.—If the buyer unreasonably refuse to receive the goods, after due delay and proper precaution the seller may resell them and hold the buyer responsible for any deficit in the price (4 Bing., 722). After actual acceptance, goods received cannot be rejected; and while a buyer is not bound to accept a less quantity than ordered, he is bound by an acceptance of part of them. Mere receipt does not constitute acceptance; but delay in rejecting or acts of ownership will amount to such. The buyer, of course, has a reasonable time after a receipt to inspect and reject the goods if they do not answer the description.

(*Shields vs. Reibe*, 9 Bradw., 598.) If goods are not according to contract, duty rests on buyer to notify seller of the fact within a reasonable time. (*Benj. on Sales*, 690). The failure of a customer to repudiate a sale of stock made by his broker upon a stock exchange, immediately after it is reported to him, operates as a ratification, and precludes him from subsequently contending that the terms of the sale were unauthorized. (*Clews vs. Jamieson*, 182 U. S., 461).

Refusing to Sell.—A dealer has the right to refuse to sell to any particular individual in the absence of any illegal combination. (*Locker vs. American Tobacco Co.*, 195 N. Y., 565).

Restraint of Trade.—Contracts between a manufacturer and all dealers whom he permits to sell his products, comprising most of the dealers in similar articles throughout the country, which fix the price for all sales, whether at wholesale or retail, operate as a restraint of trade, unlawful both at common law and as to interstate commerce, under the anti-trust act of July 2, 1890, even though such products may be proprietary medicines made under a secret formula. (*Dr. Miles Medical Co. vs. John D. Park & Sons Co.*, 220 U. S., 373.)

Legal Points for the Buyer

Acceptance of Offer.—In order to constitute a sale there must be an absolute and unconditional acceptance of the offer to sell. For instance, where A wrote to B to send him six hogsheads of rum, and other things, B sent only three hogsheads, which were lost on the way, it was held to be no sale. (*Bruce vs. Pearson*, 3 Johns, 334). But written or spoken words are not necessary to constitute an acceptance. It may be implied from conduct, as where one person sends goods to another without any order and he receives and consumes them, knowing that the sender expects him to pay for them. (*Wellauer vs. Fallows*, 48 Wis., 105). A person is not bound to receive and pay for a larger quantity than he orders. (*Rommel vs. Wingate*, 103 Mass., 227).

When Title Passes.—Where a merchant receives an order for a certain quantity of goods and actually charges the goods on his books, no title passes to any particular goods until they have been set apart, marked or in some way designated for the buyer; and this is so even though the order embraces the whole quantity the seller had of that description. (*Benj. on Sales*, 294). Where delivery of goods is made conditional upon payment of price, title does not pass until payment is made. (*Merchants' Exchange Bank vs. McGraw*, 59 Fed., 972). There is a sufficient change of possession of personal property in the possession of a bailee to support a sale as against a claim of the seller's creditors, where the bailee, at the request of both seller and buyer, consents to hold the property for the latter. (*Hendrie vs. B. Mfg. Co.*, 56 Pac., 1067).

Sale and Return.—In this class of sales the title and risk immediately pass to the purchaser. (*Dearborn vs. Turner*,

16 Me., 17). If the right of return is not duly exercised and the property is retained, the right is forfeited and the sale becomes absolute. (*Ray vs. Thompson*, 12 Cush., 281). Where the seller accepts a return of the goods without objection, his consent to a rescission may be implied therefrom. (*Greder vs. Stahl*, 115 N. W., 1129).

Cash or Credit.—Where goods are sold without expectation of immediate payment, it is a sale on credit, though no period, whether a day or a year, is fixed. (*Arnstedt vs. Suter*, 30 Ill., 164). The presumption of an agreement for cash payment fails where the dealing is pursuant to a previous general understanding that credit shall be given and in accordance with previous dealings on that basis. (*Kahn vs. Cook*, 22 Ill. App., 559).

Unsatisfactory Goods.—In every contract to supply goods of a specified description which the buyer has no opportunity to inspect, the goods must not only in fact answer the specified description but must also be salable or merchantable under that description. (*White vs. Miller*, 71 N. Y., 118). Where the goods are rejected by the buyer on the ground that they are unsatisfactory, freight charges paid by him are recoverable. (*Virginia-Carolina Lumber Co. vs. Eisinger*, 29 App. Cas. (D. C.), 531).

Fraud.—If a buyer fraudulently misstates the facts, material facts, the sale is voidable. False statements as to what property he owns, what debts he owes, what amount of business he is doing, that his property is unincumbered, etc., render the sale voidable. (*Cary vs. Hotailing*, 1 Hill, 311). The mere fact that the purchaser of goods fails to disclose the fact that he is insolvent does not amount to fraud if he intends to pay for them and is not asked as to his financial condition. (*Talcott vs. Henderson*, 31 Ohio St., 162). If, however, at the time of the purchase he does not intend to pay, he is guilty of fraud, for he impliedly represents that he does intend to pay; and, if he has no reasonable expectation of being able to pay, it is equivalent to an intention not to pay. (*Edson vs. Hudson*, 83 Mich., 450).

BANKS AND BANKING

Brief History of Banks.—The name “bank” is derived from the Italian word *banco*, a bench; the early Italian banks being in the habit of transacting their business on benches or tables in the market-places of the principal towns.

The First Banking Institution of Importance was the Bank of Venice, which was established in 1171. The Bank of Genoa was projected in 1345, but did not go into full operation until 1407. The Bank of Barcelona was established in 1401, and was the first to institute the system of negotiation of bills of exchange. The

Bank of Hamburg was established in 1619, the Bank of Rotterdam in 1635, the Bank of Stockholm in 1688, the Bank of England in 1694, the Banks of Berlin and Breslau in 1765, and the Bank of North America (by Robert Morris, at Philadelphia) in 1782.

The National Banking System of the United States was organized in 1863, prior to which all banks of issue and deposit were chartered by the several States, and in 1857, 1,400 of these State institutions were in existence.

Different Classes of Banks.—Banks are divided generally into five classes: of deposit, of discount, of circulation, of exchange, and savings banks. Taking them separately, they may be characterized as follows:

Banks of Deposit receive money to keep for the depositor until he draws it out, by checks payable to himself or to others. A person who desires to make a single deposit, to be withdrawn in the same account, receives from the bank a *certificate of deposit*. This is payable at any stated time or on demand, and may bear interest.

Banks of Discount are occupied in discounting promissory notes and bills of exchange, or in lending money on security. Almost all banks have a department embracing these features.

Banks of Circulation issue bills or notes of their own, intended to be the circulating currency or medium of exchange, instead of gold and silver. The notes or bills of the National Banks are guaranteed by the Government, which holds as security bonds belonging to the bank to a still larger amount than their issue of bills, or, as commonly termed, their "circulation." The Government also retains a five per cent fund for immediate redemption.

Only the National Banks issue a circulation, because a tax of ten per cent would be levied upon any kind of circulating notes other than those issued by the Government.

Banks of Exchange receive money on deposit, and, instead of paying it back to the depositors, make payments by drafts on other banks. They keep money on deposit at the principal trade centers; thus money can be sent to different points at small expense and without risk. They charge one who desires to remit, a small amount for their services, and sell him their draft on the place to which the remittance is to be sent.

Savings Banks receive in trust or on deposit small sums of money at a moderate rate of interest. These sums generally are

the savings of laborers from their earnings, and are thus deposited for profit and safe keeping.

At the end of a certain fixed time the interest due is added to each depositor's account. These interest terms vary with different banks, being one, three, or six months.

Each depositor is furnished with a book showing his deposits from time to time and what he has drawn out. When settling, the depositor is allowed no interest on the last deposit if it has not been in the bank for a full interest term.

NATIONAL BANKS

Why So Called.—In 1863 a national law was passed in accordance with which banks might be organized and conducted alike throughout the country. Banks formed under that and subsequent laws of Congress are called National Banks, for the reason that they are organized under national laws and their notes secured by national obligations.

How Organized.—Any number of persons, not less than five, can enter into articles of association for the formation of a national bank. Such articles must specify in general terms the object for which the association is formed, and are signed by those associating and forwarded to the Comptroller of the Currency.

Requisite Amount of Capital.—The capital stock of a national banking association is divided into shares of \$100 each, and in cities of 50,000 population or over, no association can be organized with a less capital than \$200,000. In cities and towns of 6,000 population, and up to 50,000, a capital of \$100,000 is required; in towns of from 3,000 up to 6,000, \$50,000; and in towns not exceeding 3,000, \$25,000.

FEDERAL RESERVE BANKS

Banking Regions and Federal Reserve Cities.—Under provisions of the new Banking and Currency System established by the "Federal Reserve Act" of December 23rd, 1913, the principal features of which are given herein at page 430, the United States has been divided into twelve banking regions or districts.

The Act directs the reserve bank organization committee to "designate not less than eight nor more than twelve cities

to be known as federal reserve cities," to "divide continental United States, excluding Alaska, into districts, each district to contain only one of such federal reserve cities," and to apportion the districts "with due regard to the convenience and customary course of business." The cities designated by the committee as Federal reserve cities are Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas and San Francisco.

Principal Factors Governing the Selection of Federal Reserve Cities.—The principal factors which governed the committee in determining the respective districts and the selection of the cities designated as Federal reserve cities were:

First: The ability of the member banks within the district to provide the minimum capital of \$4,000,000 required for the Federal reserve bank, on the basis of 6 per cent of the capital stock and surplus of member banks within the district.

Second: The mercantile, industrial, and financial connections existing in each district and the relations between the various portions of the district and the city selected for the location of the federal reserve bank.

Third: The probable ability of the Federal reserve bank in each district, after organization and after the provisions of the Federal Reserve Act shall have gone into effect, to meet the legitimate demands of business whether normal or abnormal, in accordance with the spirit and provisions of the Federal Reserve Act.

Member Banks.—The Act makes it compulsory upon all National Banks to subscribe to the capital stock of the Federal reserve bank of their respective districts and become "member banks" of the system. State Banks may, but are not required to, become member banks. To be eligible they must comply with requirements placed upon National Banks, as to sufficient capital, reserve requirements, limitation of liability and regulation of business, and as to examination and report.

The main object of the Federal reserve banks is to establish a market where National Banks may be able to rediscount their bills or to obtain special loans in a manner similar to that of the joint stock banks in France and Germany, and also to meet the demand for emergency currency during the seasonal periods of the year.

Banking Business.—The business of banking consists in dealing in money and credit. The following are some of the branches of this business: Collection, Discount, Deposits, Circulation, Exchange, Loans, Remittance, Investment and Agency. Some of these branches have already been considered under the sub-heading Different Classes of Banks.

Collection is the opposite of remittance. Banks receive drafts or checks payable at distant points. These are presented at the places of payment. There are left with the banks, for collection previous to maturity, notes, time drafts, and bills of exchange.

Discount is paying to a person the proceeds of a note or other paper not yet due, deducting from it the interest till maturity. As the sum received is not the full amount of the paper, the borrower really pays more than the nominal rate of interest. See *Bank Discount*.

Loans.—Bankers receive money not only for safe keeping, but they loan out the greater part of it at a higher interest than they pay their depositors. Loaning money is as much a part of their business as the receiving of deposits.

Investments.—With money not otherwise employed banks purchase various securities, both for the income to be derived from them and for the profit to be realized from their sale. The chief object of a savings bank is the collective investment of small sums.

Agency.—Many banks act as financial agents for their customers, investing their money in various ways.

Clearing Houses

The magnitude of the business of exchanges makes it necessary in large cities, where there are many banks, to have an establishment known as the *clearing house*, to which each bank connected with it sends every day in order to have its business with the other banks adjusted. Each bank in its daily dealings receives many bills of other banks, and checks drawn on them, so that at the close of the day's business every bank has in its drawers various sums due to it by other banks. It is, in like manner, the debtor of other banks which have received its bills and checks. These sums due by and to the banks among themselves are at the clearing house set off against each other and the balances paid or received.

A Bank Account

Importance of Keeping.—The keeping of a bank account is a matter of great convenience as well as pecuniary benefit to business men and women. Where considerable business is done, money is constantly accumulating, which, when deposited in a reliable bank, is more secure from burglary than elsewhere. Sometimes money may be lost through robbery or failure of a bank, but of all losses to which business men may be exposed that by failure of banks is the least.

How to Open.—One wishing to open an account with a bank should have some one who is acquainted with the bank officials give him an introduction at the bank. If the bank cashier is satisfied that all is right, he will have the prospective depositor write his name in the "Signature Book," so it will be recognized by the bank officials when appearing on checks signed by the depositor. He is then given a deposit ticket, and proceeds to make his first deposit.

The Deposit Ticket

The **Deposit Ticket** is a blank form which the customer fills out so as to show the date, the amount and kinds of funds deposited.

DEPOSIT TICKET

<i>Deposited in First National Bank</i>	
<i>By Wm. King</i>	
<i>Chicago, Feb. 1, 1911</i>	
<i>Currency</i>	\$700 50
<i>Checks, Chas. Howard</i>	75 00
<i>Jas. Milton</i>	30 50
	\$806 00

The Pass Book

If money is deposited in a bank to remain there for an indefinite time, the depositor receives a certificate of deposit, but if he wishes to draw out frequently the banker furnishes him a pass book in which are entered the date and the amount of deposits. The opposite page shows the amount drawn out. From time to time they are balanced, showing the amount of deposit there is in the bank.

<i>Dr. First National Bank in account with Wm. King</i>				<i>Cr.</i>			
1911				1911			
Feb. 1 . .	To cash . . .	\$ 900	00	Feb. 12 . . .	By check . .	\$ 250	00
" 15 . .	"	700	00	" 18 . . .		300	00
" 20 . .	"	450	00	" 25 . . .		450	00
March 2 . .	"	200	00	March 2 . . .		500	00
					Balance . . .	750	00
		\$2,250	00			\$2,250	00
March 2 . .	To balance	\$ 750	00				

The Check Book

The Check Book contains the blank orders or checks, with a margin on which to write date, amount and to whom the check is given. When filled out the check is taken to the bank, while the memorandum remains in the book.

<i>No. 1.</i>	<i>No. 1.</i>
<i>Date, Feb. 12, 1911.</i>	<i>Chicago, Feb. 12, 1911.</i>
<i>Favor of John Jones</i>	<i>FIRST NATIONAL BANK</i>
<i>for Merchandise.</i>	<i>Pay to John Jones, or order, Two</i>
	<i>Hundred and Fifty $\frac{00}{100}$ Dollars.</i>
<i>\$250.000</i>	<i>\$250.00</i>
	<i>Wm. King.</i>

Checks

A Written Order on the Bank directing a certain amount of money to be paid to a person named, or to his order, or to him "or bearer," or simply to "bearer," is called a check. This is the simplest form of negotiable paper. A check requires no set form of wording; any properly dated demand upon a bank, by a depositor, correctly signed, is a check and will draw the money.

When Negotiable.—A check made payable to "bearer" is negotiable, and is payable to any one presenting it, and so is a check that is made payable to some one "or his order," after the payee has written his name upon the back.

Forged Checks.—Some forgers can imitate a signature so closely that even the one whose name is forged is not able to distinguish it from his own, and can only swear that he did not make out the check. The responsibility of detecting the forgery is thrown upon the teller. The bank pays every check at its own risk. The person whose name has been forged is not to rectify the forgery, because that would be shielding and encouraging crime.

Raised Checks.—To alter the writing and the figures of a check so that it will call for more money than the drawer gave instructions to pay is called *raising the check*. To prevent this, care should be taken to always fill in the empty spaces with lines. Use words instead of figures. If a raised check is paid by the bank, it can only charge the depositor with the amount for which he himself made out the check, unless he was grossly negligent in giving the amount to be paid. The drawer must take reasonable precaution to protect his check from being raised.

CHICAGO, Sept 12 1910 No. 9

FEDERAL TRUST & SAVINGS BANK
N.E. Cor. La Salle and Adams Streets.

PAY TO THE ORDER OF

Edward Keeler \$ 15.00

W. H. Jones

W. H. Jones

Authorised Signatures Chicago, Ill.

Certified Checks.—Certifying means that the person drawing the money has funds to the amount mentioned to his credit in the bank, and the bank guarantees its payment. The bank officer writes across the face "Certified," also the date and his signature; or the words "Good, when properly indorsed," and his signature.

No. 15

CHICAGO, May 9 1911

UNION TRUST COMPANY

TRIBUNE BUILDING.

PAY TO THE ORDER OF

John Good

DOLLARS

Six & 40/100

\$ 6 40

Wm Johnson

Banking Sub. Reg. Chap. 2, § 400, § 5

Raising a Check

We herewith show a form that could easily be raised to One Hundred and Sixty Dollars by writing "One Hundred" before the word "Six" and adding "ty" to it, putting the figure "6" before the figure "6" and a cipher after it. In the same way it might be raised to "Ninety Six," "Sixty," or "Sixteen," Dollars.

CHICAGO, <u>Jan'y 10</u> 1911	No. <u>146</u>
FEDERAL TRUST & SAVINGS BANK N.E. Cor. La Salle and Adams Streets. PAY TO THE ORDER OF	
<u>M. J. Orr</u>	\$ <u>100</u> ^{<u>40</u>}
<u>One Hundred and 40/100</u>	<u>Dollars</u>
<u>Geo. Walton</u>	

BANK OF CHICAGO, CHICAGO, ILL.

Check Payable to "The Order of"

This is the safest form of check. A check payable to "Bearer" can be cashed by any one.

A check payable to "John _____, or order," may have the word *order* struck out and "bearer" written instead. To write a check properly, begin close to the left-hand end to write the amount, filling what space may be left on the line with the amount of the cents, if any, and a stroke of the pen. The amount in figures should be written close to the dollar sign.

\$1000

Chicago, May 11th 1911 No. 5520
A. H. Cones has deposited in

FEDERAL TRUST & SAVINGS BANK

One hundred and _____ Dollars

payable in current funds to the order of himself,
on return of this Certificate properly endorsed.

BANKING DEPARTMENT.

L. Guinan, Secretary

[Signature]
Cashier

Certificate of Deposit

Certificates of deposit are given by banks for money deposited with them for a short time when the depositor has no regular account at the bank.

They may be endorsed and used as checks.

When strangers receive certificates of deposit the bank usually requires them to leave their signatures in order to insure payment to the proper persons, when the certificates are returned.

Always Keep the Stub of Your Check Book, and in issuing a check always fill the stub out first.

In Presenting a Check to the Bank for payment, always write your name on the back before handing it in.

Giving a Check is No Payment of an indebtedness unless the check is paid.

The Death of the Maker of a check before presentment to the bank renders the check null and void, but in some States the statute provides that a check may be paid by the bank within a limited time after the death of the maker.

Payment of a Check may be Stopped by subsequent order to bank by maker before presentment of check.

When Sending a Check Away from your own town or locality always have it certified, as this renders it easier for the person to whom you send it to get it cashed.

OTHER FORMS OF CHECKS

Payable to Bearer

\$250.00

Akron, O., March 4, 19—.
Cleveland National Bank, pay to E. J. Williams, or bearer,
Two Hundred and Fifty Dollars.

R. M. ATWOOD & Co.

Payable to Order

\$125.40

St. Paul, Minn., June 1, 19—.
Commercial State Bank, pay to R. L. Holcomb, or order, One
Hundred and Twenty-five and $\frac{40}{100}$ Dollars.

W. H. UNGER.

Payable to Yourself

\$50.00

Frankfort, Ky., June 10, 19—.
Frankfort Exchange Bank, pay to myself Fifty Dollars.

E. J. LANG.

INDORSING CHECKS

How Indorsement Should be Written.—Write the indorsement across the back, not lengthwise, of the check.

Each Successive Indorsement should be written under those that precede it.

In Depositing a Check, write across the back "For Deposit," and below this your name. Checks thus indorsed can only be deposited, and should they be lost on the way to the bank the finder cannot use them.

Merely Writing Your Name on the Back is a blank indorsement, and signifies that it has passed through your hands and is payable to bearer, any one into whose hands it may come.

In Order to Make Check Payable to some Particular Person, write: Pay to the order of (person's name), and sign your name.

Do not Send Away a Check Indorsed in Blank, but make it payable to the person to whom you send it. Then if lost it cannot be paid to any one else.

A Person must Indorse his Name as it is Written in the check. A check drawn payable to W. King, cannot be indorsed Wm. King. If drawn payable to Rev. W. King, it should be so indorsed, as bankers are very particular to have the name of the payee as given on the face of the note exactly reproduced in the indorsement.

If the Spelling of the Name on the Face is Wrong, indorse it in that way and then write it underneath correctly.

Responsibility of Indorsers.—The following table shows the relative responsibility of each indorser. Each indorser is responsible to the one below him.

In a note.	In an unaccepted draft or uncertified check.	In an accepted draft.	In a certified check.
1. Maker. 2. 1st Indorser. 3. 2nd Indorser. 4. 3rd Indorser. Etc.	1. Drawer. 2. 1st Indorser. 3. 2nd Indorser. 4. 3rd Indorser. Etc.	1. Acceptor. 2. Drawer. 3. 1st Indorser. 4. 2nd Indorser. Etc.	1. The Bank. 2. 1st Indorser. 3. 2nd Indorser. 4. 3rd Indorser. Etc.

FORMS OF INDORSEMENTS When Presented for Payment

W. King.

When Transferred

Pay to the order
of S. E. Gross.
W. King.

When Deposited

*For deposit to
credit of
W. King.*

BANKING RULES

1. Make your deposits in the bank as early in the day as possible, and never without your bank book.
2. Always use the deposit tickets furnished by the bank. When checks are deposited, the banks require them to be indorsed, whether drawn to the order of depositor or not.
3. Do not allow your bank book to run too long without balancing. Compare it with the account of the bank.
4. Write your signature with the usual freedom and never vary the style of it.
5. Draw as few checks as possible; when several bills are to be paid draw the money in one check.
6. Always keep your check book under lock and key.
7. In filling up checks do not leave space in which the amount may be raised. Always fill the space with a dash. Use words instead of figures.
8. If one who holds a check, as payee or otherwise, transfers it to another, he has a right to insist that the check be presented that day, or at farthest, on the day following.
9. If you wish to draw money from the bank on your own check, write: "Pay to myself," instead of writing your name in the body of the check.
10. If you write a check to a person who will have to be identified at the bank in order to receive payment, have him indorse the check and then beneath his signature write "Signature O. K.," and sign your name. This will enable him to draw payment on the check without further identification.

DRAFTS

RULES FOR WRITING, ACCEPTING AND TRANSFERRING

What a Draft Is.—A draft is a written order by one person on a firm upon another for the payment of a specified sum of money.

Names of Parties.—The one who writes the draft is called the drawer, the one on whom it is written is called the drawee, and the one to whom it is to be paid the payee.

When Payable.—Drafts may be made payable at sight, on demand, or at a certain time after date or after sight.

Negotiability.—Drafts are negotiable both before and after acceptance.

Drafts may be Drawn to One's own Order, and then indorsed in favor of the party to whom they are to be sent.

Acceptance.—By acceptance is meant the act by which a person, upon whom a draft is drawn, binds himself to pay it when due. This usually is done by writing the word "Accepted," together with the date, in red ink across the face of the draft and signing the acceptor's name below.

When Acceptance is refused, it is said to be dishonored, and the drawer and indorser are held liable for payment. The draft is then protested.

Protest.—A protest is a formal declaration made by a notary public, under his hand and seal, at the request of the holder, of non-acceptance or non-payment, and the parties liable are formally notified.

Drafts Drawn at Sight or on Demand are not presented for acceptance, but for payment only.

A Promise to Accept a Draft will be equivalent to an acceptance if it has given credit to the bill.

Any Material Alteration of a draft after it has been drawn on or accepted makes it valueless.

Death of Drawee.—Should the person upon whom the draft is drawn die before it is accepted, it should be presented to his legal representatives.

Bank Drafts.—A draft made by one bank upon another is called a bank draft. This is the most common kind. (See page 159.)

In Buying a Draft at the Bank, it is always best to have it made payable to yourself, and then indorse it in favor of the person to whom you intend to transfer it. This gives you a good receipt for the money.

Drafts on Foreign Countries are called bills of exchange. (See **BILLS OF EXCHANGE.**)

FORMS OF DRAFTS**To One's Own Order**

\$50.00

Lincoln, Ill., Feb. 2, 19—.

Ten days after sight pay to my own order Fifty Dollars, and
charge to J. H. JONES.

To William Hill,
Lincoln, Ill.

Sight Draft

\$100.00

Davenport, Iowa, June 3, 19—.

At sight pay to the order of Henry Starr One Hundred Dollars,
and charge to the account of FRANK LAWLER.

To William Dix,
Chicago, Ill.

Time Draft

\$50.00

St. Joseph, Mich., June 1, 19—.

At ten days' sight pay to the order of Warren Hazelteen at St.
Joseph National Bank, Fifty Dollars.

Value received.

CHAS. HUNTER.

To H. R. Moser,
Lansing, Mich.

Time Draft, Second Form

\$320.00

St. Paul, Minn., April 1, 19—.

Twenty days from date pay to J. R. Kotter, or order, Three Hun-
dred and Twenty Dollars. Value received. JAMES CLARK.

To Wm. K. Asire,
St. Paul, Minn.

BILLS OF EXCHANGE

How Drawn.—Bills of exchange, as drafts on foreign countries are usually called, are drawn in sets of three, each one referring to the other two. They are alike, except that they are numbered first, second, and third. If the first, which is usually kept by the purchaser to be presented by himself for payment at the foreign bank, is lost, then the second or third, being sent by mail, may be used. The payment of one cancels the other two. To distinguish them from other drafts they are sometimes called foreign bills of exchange, and the others are sometimes called inland bills of exchange.

The bank selling a Bill of Exchange, having money deposited in a foreign bank, orders the bill cashed there. In this way travelers are saved the trouble and risk of carrying large amounts of money with them. Merchants engaged in foreign trade also find them very convenient, and make all their payments through Bills of Exchange.

FEDERAL TRUST & SAVINGS BANK



PAY TO THE ORDER OF

CHICAGO • MAY 14 1911

No. 7718

James M. Harris

\$150⁰⁰

One hundred fifty

NOT OVER ONE HUNDRED SIXTY \$1600

DOLLARS

TO THE NATIONAL CITY BANK.

NEW YORK.

Drawn subject to Deposit Certificate

Wm. M. Harris
CASHIER.

A Bank Draft

Drawn by a Chicago bank, in favor of James M. Harris, on a bank in New York. This is called a "New York draft." The cancellation mark shows it has been paid in New York and returned to the bank issuing it.

SET OF FOREIGN BILLS OF EXCHANGE

FORM 1

Chicago, Ill., Nov. 5, 1904.

Exchange }
for }
£100. } *Ninety days after sight of this our First
of Exchange (second and third of the same date and tenor
unpaid) pay to the order of Chas. Wilson One Hundred
Pounds Sterling, value received, and charge the same to*

Henry Horman & Co.

To the Commercial Bank of Glasgow, }
Glasgow, Scot. }

No. 642

FORM 2

Chicago, Ill., Nov. 5, 1904.

Exchange }
for }
£100. } *Ninety days after sight of this our Sec-
ond of Exchange (first and third of the same tenor and date
unpaid) pay to the order of Chas. Wilson One Hundred
Pounds Sterling, value received, and charge the same to*

Henry Horman & Co.

To the Commercial Bank of Glasgow, }
Glasgow, Scot. }

No. 642

FORM 3

Chicago, Ill., Nov. 5, 1904.

Exchange }
for }
£100. } *Ninety days after sight of this our Third
of Exchange (first and second of the same tenor and date un-
paid) pay to the order of Chas. Wilson One Hundred Pounds
Sterling, value received, and charge the same to*

Henry Horman & Co.

To the Commercial Bank of Glasgow, }
Glasgow, Scot. }

No. 642

LETTERS OF CREDIT

A Letter of Credit is a letter from a bank or mercantile house addressed to its agents or correspondents elsewhere, requesting them to pay or advance money to the bearer of the letter.

How Secured.—The person who obtains a letter of this kind usually is required to deposit an equivalent sum with the person or firm from whom he obtains it, in money, bonds, mortgages or stocks.

A Copy of the Letter is also sent by mail to the person addressed, in which the bearer is so described that he may be recognized.

If the Letter is not Accepted by the person to whom it is addressed the bearer should at once notify the author and give the reason why it has not been honored.

Party Held Responsible.—The party whose signature the letter bears is held responsible for the amount involved, if the person to whom it is addressed accepts it.

FORM OF LETTER OF CREDIT

350 Broadway, New York, Jan. 10, 19—.

MESSRS. HAVART, REED & Co.,
London, Eng.

DEAR SIR: We take pleasure in introducing to you Mr. Chas. P. Hodder, of this city, who visits England for the purpose of investing in property in the city or vicinity of London, and desires to open a credit with you of Fifteen Thousand Dollars. We hereby authorize you to honor his drafts to an amount not exceeding in the aggregate the above-named sum and charge the same to us.

The signature of Mr. Hodder accompanies this.

Yours very respectfully,

FOSTER, WALKER & Co.

Signature of Chas. P. Hodder.

Foster, Walker and Co.'s Letter Sent by Mail

350 Broadway, New York, Jan. 10, 19—.

MESSRS. HAVART, REED & Co.,
London, Eng.

GENTLEMEN: We have to-day granted a letter of credit on your house (as per enclosed duplicate) to Mr. Chas. P. Hodder for Fifteen Thousand Dollars.

Mr. Hodder is forty-five years of age, five feet ten inches tall, has a light complexion, light brown hair, and blue eyes.

Respectfully yours,

FOSTER, WALKER & Co.

A GUARANTEE LETTER OF CREDIT

Jackson, Miss., March 9, 1916.

MR. WALTER COLEMAN,
Chicago, Ill.

DEAR SIR: Mr. Ira F. Van Arsdale, the bearer of this letter, is an extensive dealer in boots and shoes in this city, and is now about visiting your city for the first time, with a view of purchasing goods. We have reason to know the condition of his financial ability and his promptness in meeting his liabilities. We therefore readily guarantee the payment of any indebtedness that he may contract with your house not exceeding Ten Thousand Dollars

Very respectfully,

MEYER, SCHULTZ & Co.,
175 Moline St.

The Letter Sent by Mail

175 Moline St., Jackson, Miss., March 9, 1916.

MR. WALTER COLEMAN,
Chicago, Ill.

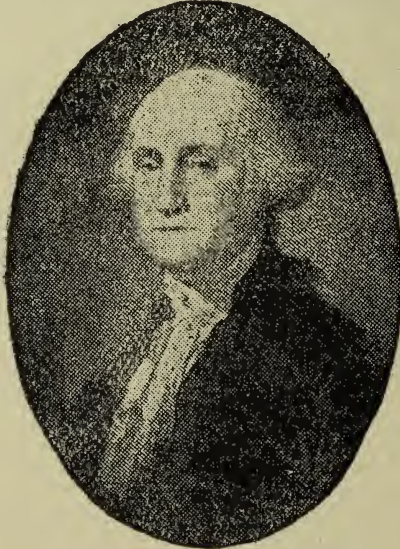
DEAR SIR: We have to-day given a guarantee letter of credit upon you for Ten Thousand Dollars in merchandise. The bearer of our letter of credit is Mr. Ira F. Van Arsdale, an acquaintance of ours and a prominent merchant of this city.

Mr. Van Arsdale is thirty years old, six feet tall, has a dark complexion, with dark hair and eyes.

We commend him to your kind consideration.

Respectfully,

MEYER, SCHULTZ & Co.



GEORGE WASHINGTON

Washington studied and mastered without help the intricate forms of business. He copied bills of exchange, notes, drafts, bills of sale, receipts, and all the varieties of business forms, with a precision and elegance that were remarkable.—IRVING.

INTEREST LAWS AND STATUTES OF LIMITATION.

States and Territories.	Interest laws.		Statute of limitations.			
	Legal rate, per cent.	Rate al- lowed by contract, per cent.	Judg- ments, years.	Notes, years.	Open accounts, years.	Days of grace.
Alabama.....	8	8	20	6	3	0
Arizona.....	6	10	4	4	3	0
Arkansas.....	6	10	10	5	3	3
California.....	7	Any	5	4	4	0
Colorado.....	8	Any	20	6	6	0
Connecticut.....	6	6	no limit	6	6	0
Delaware.....	6	6	10	6	3	0
District of Columbia.	6	a 6	12	3	3	0
Florida.....	8	10	20	5	3	0
Georgia.....	7	8	7	20	6	0
Idaho.....	7	12	6	5	4	0
Illinois.....	5	7	20	10	5	0
Indiana.....	6	8	20	10	6	0
Iowa.....	6	8	20	10	5	0
Kansas.....	6	10	5	5	3	0
Kentucky.....	6	6	15	15	2	0
Louisiana.....	5	8	10	5	3	0
Maine.....	6	Any	20	6	6	0
Maryland.....	6	6	12	3	3	0
Massachusetts.....	6	Any	b 6	6	6	0
Michigan.....	5	7	10	6	6	0
Minnesota.....	6	10	10	6	6	0
Mississippi.....	6	8	7	6	3	0
Missouri.....	6	8	10	10	5	0
Montana.....	8	12	10	8	5	0
Nebraska.....	7	10	5	5	2	0
Nevada.....	7	12	6	6	4	0
New Hampshire.....	6	6	20	6	6	0
New Jersey.....	6	6	20	6	6	0
New Mexico.....	6	12	7	6	4	3
New York.....	6	c 6	d 20	6	6	0
North Carolina.....	6	6	10	3	3	0
North Dakota.....	6	10	10	6	6	0
Ohio.....	6	8	5	15	6	0
Oklahoma.....	6	10	5	5	5	3
Oregon.....	6	10	10	6	6	0
Pennsylvania.....	6	6	5	e 6	6	0
Rhode Island.....	6	Any	20	6	6	0
South Carolina.....	7	8	10	6	6	3
South Dakota.....	7	12	20	6	6	3
Tennessee.....	6	6	10	6	3	0
Texas.....	6	10	10	4	2	3
Utah.....	8	12	8	6	4	0
Vermont.....	6	6	8	6	6	0
Virginia.....	6	6	20	5	5	0
Washington.....	6	12	6	6	3	0
West Virginia.....	6	6	10	10	5	0
Wisconsin.....	6	10	f 20	6	6	0
Wyoming.....	8	12	21	10	8	0

a Licensed lenders may receive 12 per cent. b Witnessed 20. c Any rate of
called loans of \$5,000 or over. d Not of record 6. e Under seal 20 years. f Justice
court 6 years.

LEGAL HOLIDAYS.

- January 1. New Year's day: In all States (including District of Columbia, Porto Rico, Hawaii and Alaska), except Massachusetts. (In Maine a bank holiday only legally.)
- January 8. Anniversary of the Battle of New Orleans: In Louisiana.
- January 19. Lee's Birthday: In Florida, Georgia, North Carolina, South Carolina, Virginia, Alabama, Mississippi and Arkansas.
- February. Mardi-Gras. In the parish of Orleans, Louisiana.
- February 12. Georgia Day: In Georgia.
- February 12. Lincoln's Birthday: In California, Colorado, Connecticut, Delaware, Illinois, Iowa, Indiana, Kansas, Maine, Michigan, Minnesota, Montana, Nebraska, Nevada, New Jersey, New York, North Dakota, Oregon, Pennsylvania, South Dakota, Utah, Washington, West Virginia and Wyoming.
- February 14. Admission Day: In Arizona.
- February 22. Washington's Birthday: In all the States, District of Columbia, Porto Rico, Hawaii and Alaska.
- February —. Mardi-Gras Day, Shrove Tuesday: In Alabama and Florida (in counties having a carnival). In Louisiana, observed in Orleans parish.
- March. First Wednesday prior to Spring election at which Circuit Judges are elected and in counties and cities where offices are filled at Spring election in Michigan.
- March (Third Tuesday). Primary Election Day (every Presidential year): In North Dakota.
- March 2. Anniversary of Texan Independence: In Texas.
- March 4. Inauguration Day: In District of Columbia in years when a President of the U. S. is inaugurated.
- March 22. Emancipation Day: In Porto Rico.
- April (First Monday in 1916 and every four years thereafter). Presidential Primary: In Michigan.
- April 21, 1916. Good Friday: In Alabama, Connecticut, Delaware, Florida, Louisiana, Maryland, Minnesota, New Jersey, Pennsylvania, Porto Rico, Tennessee.
- April 12. Halifax Independence Resolutions: In North Carolina.
- April 13. Thomas Jefferson's Birthday: In Alabama.
- April 19. Patriots' Day: In Maine and Massachusetts.
- April 21. Anniversary of the Battle of San Jacinto: In Texas.
- April 26. Confederate Memorial Day: In Alabama, Florida, Georgia, Mississippi and Virginia.
- May 10. Confederate Memorial Day: In North Carolina and South Carolina.
- May (Second Friday). Confederate Day: In Tennessee.
- May 20. Anniversary of the Signing of the Mecklenburg Declaration of Independence: In North Carolina and Kentucky.
- May 30. Decoration Day: In all the States (and District of Columbia, Porto Rico, Hawaii), except Arkansas, Alaska, Florida, Louisiana, Mississippi, North Carolina, South Carolina and Texas.
- June 3. Jefferson Davis's Birthday: In Arkansas, Florida, Georgia, Alabama, Mississippi, Texas, Arkansas, South Carolina and Virginia. In Louisiana, known as "Confederate Memorial Day."
- June 11. Kamehameha Day: In Hawaii.

- June 15. Pioneer Day: In Idaho.
June (Last Wednesday). Primary Election Day: In North Dakota.
July 4. Independence Day: In all the States and District of Columbia, Porto Rico, Hawaii and Alaska.
July 10. Admission Day: In Wyoming.
July 24. Pioneers' Day: In Utah.
July 25. Landing of American Troops: Porto Rico.
July (Fourth Saturday). Primary Election Day: In Texas.
August. Primary Election Day: In Missouri. In Michigan (last Tuesday in August preceding every general November election).
August 1. Colorado Day: In Colorado.
August 16. Bennington Battle Day: In Vermont.
September 4, 1916. Labor Day: In all the States (and District of Columbia, Porto Rico, Hawaii and Alaska).
September. Primary Election Day: In Nevada and Wisconsin, first Tuesday.
September (Third Saturday). Regatta Day: In Territory of Hawaii.
September 9. Admission Day: In California.
September 12. "Old Defenders' Day:" In Baltimore, Md.
October (First Monday). Missouri Day (commemorative of Missouri history): In Missouri.
October (Second Friday). Farmers' Day: In Florida.
October 12. Columbus Day: In Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Idaho, Illinois, Indiana, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, Ohio, Oklahoma, Oregon, Pennsylvania, Porto Rico, Rhode Island, Texas, Vermont, Washington, West Virginia.
October 18. Alaska Day: In Alaska.
October 31. Admission Day: In Nevada.
November 1. All Saints' Day: In Louisiana.
November (First Friday). Pioneer Day: In Montana, observed in public schools.
November 7. General Election Day. In Alabama, Alaska, Arizona, California, Colorado, Delaware, Florida, Idaho, Illinois, Indiana, Iowa, Louisiana, Maine, Maryland, Michigan, Minnesota, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio (from 12 m. to 5:30 p. m. only), Oklahoma, Oregon, Pennsylvania, Porto Rico, Rhode Island (biennially in even years), South Carolina, South Dakota, Tennessee, Texas, Virginia, West Virginia, Washington, Wisconsin and Wyoming, in the years when elections are held therein. In 1916 in States holding such elections the date is November 7.
November 23 or 30, 1916. Thanksgiving Day (usually the last Thursday in November): Is observed in all the States, and in the District of Columbia, Porto Rico, Hawaii and Alaska, though in some States it is not a statutory holiday.
December 25. Christmas Day: In all the States and District of Columbia, Porto Rico, Hawaii and Alaska.
Sundays and Fast Days are legal holidays in all the States which designate them as such.
There are no statutory holidays in Mississippi, but by common consent the Fourth of July, Thanksgiving and Christmas are observed. In New Mexico, Washington's Birthday, Decoration Day, Labor Day, Flag Day (June 14) and Arbor Day are holidays when so designated by the Governor. In South Carolina, Thursday of Fair Week is a legal holiday.
Arbor Day is a legal holiday in many States, although in some it is observed as designated by the Governor.
Every Saturday after 12 o'clock noon is declared in some States and cities by the local authorities a legal holiday.

There is no national holiday, not even the Fourth of July. Congress has at various times appointed special holidays. In the second session of the Fifty-third Congress it passed an act making Labor Day a public holiday in the District of Columbia, and it has recognized the existence of certain days as holidays for commercial purposes, but, with the exception named, there is no general statute on the subject. The proclamation of the President designating a day of Thanksgiving only makes it a legal holiday in the District of Columbia and the Territories, and in those States which provide by law for it.

SALES OF PERSONAL PROPERTY

What Constitutes a Sale.—A sale of goods is the transfer of ownership thereof for a consideration in money, paid or to be paid.

Earnest will always bind the bargain, but it must consist of the giving away of something valuable, and not a mere ceremony.

Delivery of the Goods.—On a contract of sale of goods the general rule is, that the delivery is to be at the place where the vendor has the article.

Delivery to an Agent, or carrier, if with the purchaser's consent, is sufficient.

Payment.—The law presumes that when a sale is made there is to be immediate payment unless otherwise agreed.

Credit may be expressly agreed upon, or may be implied from custom and usage.

How Goods are to be Shipped.—If the goods are to be sent to a distant point, they must be shipped by the route directed by the purchaser. If no direction is given, they are to be sent by the usual route. If so sent, the goods are the buyer's at the moment of shipment, and the seller is relieved of responsibility. But if the goods are to be delivered by the seller at a distant point, he is responsible that they reach there in good condition.

Goods Must Agree with Terms of Sale.—Unless the goods which are delivered agree with the terms of sale, the buyer need not accept them. Even after he has used a portion of them, if he finds that they are substantially different from what they were represented to be, he can return them or notify the seller that he will not accept them, and that he holds them at the

seller's risk, subject to his order at the point where the buyer received them.

Sale of Debts.—A claim upon a debtor may be sold just the same as other property, but notice of such a sale must be given to the debtor.

Defects.—Should there be any defects in the property or animals, which can be seen, that does not relieve the buyer from meeting his obligations, though he claims not to have seen the defects.

But if the defects cannot be seen and the seller recommends the property as good or sound, the buyer is relieved from filling his part of the contract.

Warranty.—If the seller of goods makes any assertion respecting the kind, quality, or condition of the article upon which he intends the purchaser should rely as a fact, and upon which he does rely, that is a warranty.

Where Goods are Sold by Sample there is an implied warranty that the goods correspond with the sample.

It is a general rule that the employer will be bound by the warranty of his clerk or shopman, if acting within the scope of his authority.

Warranty must be at the time of sale; if it be made after, it is void for want of consideration.

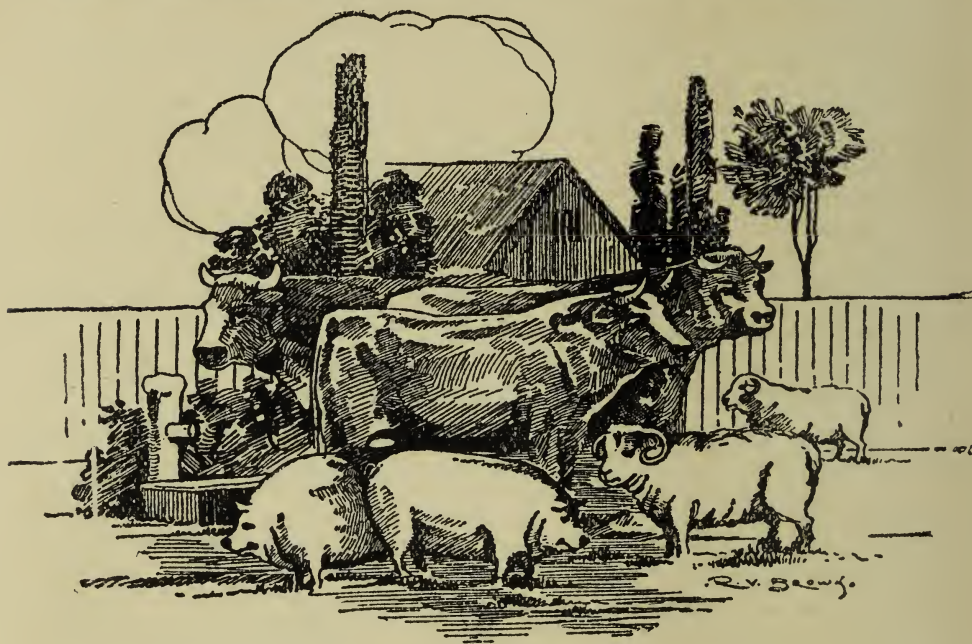
Stopping Goods on the Way to Purchaser.—The seller of goods, under certain conditions, has a right to stop goods that are in a carrier's hands and on the way to the buyer at some distant point. This is termed *stoppage in transit*.

Fraud on Part of the Buyer.—If the buyer has been guilty of such fraud as entitles the seller to rescind the sale; or if the buyer is actually insolvent; or if he has misrepresented his condition or made false pretenses in buying; or if he be so embarrassed that in reasonable probability he cannot pay for the goods, the seller has a right to stop them in transit.

If the goods were sent to pay a debt of the seller's they cannot be stopped.

When the Right of Stoppage Ceases.—The right to stop goods in transit ceases when the buyer receives the goods at their appointed destination; or when the buyer takes the goods while on their way to him; or when the buyer has transferred the goods by bill of lading to a third party, in good faith and for value; or when the goods have passed into possession of the buyer's agent; or when the goods have been sold by the buyer,

and the purchaser has taken possession of them; or when the seller has delivered the key of his warehouse to the buyer that he may get the goods; or when the buyer has agreed with the seller that the goods shall remain in the seller's warehouse, with or without storage; or when the buyer has handed the seller's order to the keeper of the goods for the delivery of the same.



BILLS OF SALE

A **Bill of Sale** is a written instrument by which one person, for a moneyed consideration, transfers the right and interest which he has in goods or chattels to another.

The **Validity of the Sale** does not depend on the actual possession of the goods, but, as a general rule, in order to establish ownership in law, the purchaser must take actual possession of the property purchased. In some States, however, if the sale was not made fraudulently, for the purpose of evading the payment of just debts, the bill of sale is *prima facie* evidence of the sale, and will hold good against the creditors of the seller.

In **Cases of Dispute** juries have the power to pass decision upon the fairness or unfairness of the sale, and if fraud can be shown by the evidence, the bill of sale will be ignored and the sale declared void.

Form of Bill of Sale

Know all Men by These Presents, That I, John R. Hartman, of Bedford, Indiana, in consideration of Seven Hundred and Seventy Dollars (\$770), the receipt of which is hereby acknowledged, do hereby grant, sell, transfer and deliver unto Charles Caxton the following property, to wit:

Five Horses	@	\$100.....	\$500
Two Buggies	@	90.....	180
Two Harness	@	25.....	50
Two Plows	@	20.....	40

Total\$770

To have and to hold the said goods and chattels unto the said Charles Caxton, his executors, administrators and assigns, to his own proper use and benefit forever. And I, the said John R. Hartman, do avow myself to be the true and lawful owner of said goods and chattels; that I have full power, good right and lawful authority to dispose of said goods and chattels in manner aforesaid; and that I will warrant and defend the same against the lawful claims and demands of all persons whomsoever.

In witness whereof, I, the said John R. Hartman, have hereto set my hand this twenty-first day of May, 1911.

JOHN R. HARTMAN.

(Witness) _____

Bill of Sale—of a Horse, with Warranty

Know all Men by These Presents, That in consideration of One Hundred and Fifty Dollars, to me paid by Henry King, the receipt of which is hereby acknowledged, I, William Morris, by these presents do bargain, sell, and convey to the said Henry King, his heirs, executors, administrators, and assigns, one bay horse, of the male sex, bay color, fifteen hands high, with a white star in the forehead, known as Bay Boy, to have and to hold the same unto the said Henry King, his heirs, executors, administrators, and assigns forever.

And I, for myself, my heirs, executors, and administrators, will warrant and defend said horse unto him, the said Henry King, his heirs executors, administrators, and assigns, against the lawful claims and demands of all and every person or persons whatsoever.

Witness my hand this tenth day of May, 1911.

WILLIAM MORRIS

Witnesses:

JAMES FUNSTON,
RICHARD BOYCE,



THE FIRST ALL STEEL TRAIN

"Pennsylvania Special" 18 hours between New York and Chicago

TRANSPORTATION

Liability of Railroad and Express Companies

The Business of Transportation, especially of goods and merchandise, and the laws which regulate the same are of great importance, and should be thoroughly understood by every one.

Carriers.—Those who transport goods for others are called *carriers*, and since all the business is done under contract such contracts are very numerous.

Common Carriers.—A common carrier is one whose business is the carrying of goods or persons from place to place for a consideration, either by land or water.

The most common ones are the railroad, steamboat, steamship, and express companies, but truckmen, teamsters, expressmen, and others who offer their carrying services to the public generally are also common carriers.

Common Carriers of Goods

Two Elements are Necessary to constitute one a common carrier, (1) his following it as a business, and (2) his offering his services to the public generally. Those who work only for a particular person are not common but private carriers.

Obligation to Take.—A common carrier is obliged by law to take any goods that are offered to him for transportation to any point on his route, provided his usual compensation is offered him in advance.

In case the carrier's cars are full he may refuse to take more he may also refuse to carry freight of a dangerous character such as explosives.

Compensation.—Carriers may establish such rates or make such contracts as they choose. Large corporations usually have established schedules of rates. They can change these from time to time, but they must accept the goods of all persons at those rates. Rates of common carriers engaged in interstate transportation are subject to regulation by the U. S. Interstate Commerce Commission.

Discrimination Unlawful.—The carrier must not make unjust discrimination as to prices of carriage. Before the passage of the Inter-State Commerce law, systematic discrimination in their charges was practiced by some of the railroad companies in the United States. Great corporations were given low rates for their vast shipments, while the small shipper was crushed by much higher charges for transportation. Unjust discriminations were also made between different towns and localities. The Inter-State Commerce law renders such discriminations unlawful.

Compensation.—Common carriers may demand their pay in advance, yet they often transport the goods and collect the freight from the person receiving the same.

In case the person to whom the goods are sent refuses to pay the charges the carrier must collect from the sender, for it was with him the contract was made and he alone can be sued. The other party made no contract with the carrier, hence cannot be sued. But if the sender is acting as the agent of the person to whom they are to be sent the company may sue the latter, for in that case the contract was made with him.

Diligence and Dispatch—A common carrier is bound to carry the goods with reasonable diligence and dispatch, and safely deliver them to the person to whom they are consigned, without any loss or injury, except such as may be occasioned by the act of God, the public enemy, or the fault or fraud of the owner.

When Liable beyond His Own Route.—If a carrier receives goods for transportation and agrees to deliver them beyond the terminus of his own route he renders himself responsible for the whole route. He may by special contract limit his liability to his own route, and absolve himself by safe delivery to the next connecting carrier.

Carrier's Lien.—Common carriers have another way to obtain their pay. Common carriers may keep the goods they have transported until their charges are paid.

Thus, there are three ways in which a carrier may enforce payment of his freight, viz. .

1. He may refuse to take the goods unless payment is made in advance.

2. He may transport them and then keep them until paid

3. He may transport and deliver them and then sue the person with whom he made his contract.

Loss or Injury.—Common carriers are responsible for any loss or injury occurring to goods which they are transporting. Any damages that have occurred to the goods while in possession of the carrier must be made good. He has complete control over the goods as if they were his own, and if while in his possession they suffer injury it is his loss.

The carrier is not liable for the "act of God," such as cyclones, floods, lightning, a public enemy as in war, or (in shipping) for perils of the sea. But fire, unless caused by lightning, does not come under this head. Robbery or theft does not relieve them from liability.

Any damages that have occurred to the goods while in possession of the carrier must be made good if it occurred through the carelessness of any of the employees.

Perishable Goods.—Carriers are not responsible for loss to fruits that decay in their possession, or goods shipped in defective boxes or carelessly packed, such as glassware, crockery or other articles that are easily broken.

If a package is of great value, such as money, the common carrier must be informed of it.

Collecting Damages.—In case of damage to goods the railroad or express company should be duly notified and the amount of damages stated or sworn to before a proper officer and with sufficient evidence, if required.

A common carrier must pay the market value at the point of destination of all property lost or destroyed by his fault while in his care for transportation.

Receipt.—In shipping goods by freight or express a receipt or *bill of lading* should always be taken and carefully preserved.

Bills of Lading.—The bill of lading is the carrier's acknowledgment of the receipt of goods, and is evidence of contract between the parties, and is supposed to contain all the carrier's claim for non-liability. Three copies of the bill are made out; one is kept by the shipper, another by the party transporting the goods, and the third is sent to the person to whom the goods are consigned.

Bills of Lading are transferable and assignable, and the assignee may sue for the recovery of the goods.

Form of Bill of Lading.

New York, December 10, 1911.

Shipped in good order, and well conditioned, by *James C. Hanton*.....
 on board the ship *Goodspeed*.....
 Marked as follows: whereof *Chas. Bollman*.....
 Sylvester Clyde, is master, now lying in the port of
 Rio Janeiro. *New York*.....and bound for
 the port of *Rio Janeiro*

500 barrels of flour, being marked and numbered as in the margin, and are to be delivered in the like order and condition at the port of *Rio Janeiro*..... (the dangers of sea only excepted) unto *Sylvester Clyde*..... or his assigns, he or they paying freight for the said cases, with ten cents primage and average accustomed.

In witness whereof I have affirmed to three bills of lading, all, of this tenor and date; one of which being accomplished the others to stand void.

HENRY R. SANDFORD.

(In the above form, Hanton is the shipper or consignor, Clyde the consignee, and Sandford the carrier. It might be signed by the master (Bollman) instead of by Sandford.)

Common Carriers of Persons

A common carrier of persons is one who holds himself out to carry for hire from place to place all such persons as choose to employ him. Railroads, steamboats, street car, omnibus and stage line companies are the most common.

His Duty.—He must carry all persons who may present themselves for carriage, provided they are in a proper condition and offer their fare. He is bound to provide suitable and proper means of conveying, with suitable attention.

His Liability.—He is bound to use the highest degree of care and diligence in the conduct of his business and is responsible for negligence of any kind. He is bound to protect the passengers against insult or injury from his servants or employees. He must give passengers reasonable time to get off and on the carriage and suitable means of doing so.

Baggage.—Passenger carriers are responsible for the baggage of their patrons. If the servants of the carrier are allowed to carry parcels, the carrier will be responsible for their safe delivery, although the carrier derives no benefit therefrom.

A Baggage Check is evidence of the liability of the company issuing it.

Baggage does not include merchandise, or money, except an amount reasonable for expenses.

If a carrier sells a person a ticket to a point beyond the terminus of his own route, and especially if he also checks the baggage to such a point, he is responsible for the safety of the baggage to that point.

ACKNOWLEDGMENTS

An Acknowledgment is a declaration, before an authorized officer, of a party who has executed a deed or other document, that it is his free and voluntary act.

What Instruments Must be Acknowledged.—All deeds and conveyances of land, to be effectual as to third parties, must be recorded upon previous proof or acknowledgment of their execution. In some of the States, chattel mortgages must be acknowledged and recorded the same as deeds.

Before Whom Taken.—Within the several States acknowledgments may be taken in general before the following officers: Notaries Public and Justices of the Peace generally within their territorial jurisdiction, and in any place of the State usually before Judges and Clerks of the Supreme, Circuit, Probate, and County Courts, Judges of the United States Courts, Chancellors, Registers, Masters in Chancery, and Court Commissioners. County Recorders, Town Clerks and their assistants, United States Commissioners, County Surveyors, County Auditors, Registers of Deeds, Mayors, and Clerks of incorporated cities may take acknowledgments within their jurisdiction; besides the foregoing, in several States also the deputies of the enumerated officers, and in Connecticut, Commissioners of the School Fund; in Louisiana, Parish Recorders and their deputies; in Maine, women appointed by the Governor for that purpose; in Michigan, members of the Legislature; in Mississippi, members of County Board of Supervisors; in Nebraska, the Secretary of State; in New York, Recorders of cities and Commissioners of Deeds; in Pennsylvania, Mayors, Recorders, and Aldermen of Philadelphia, Pittsburg, Allegheny, and Carbondale; in Rhode Island, State Senators; in Vermont, Registers of Probate; in West Virginia, Prothonotaries, in Wisconsin, Police Justices.

Without the State and within the United States, the following officers are authorized to take acknowledgment: Judges and Clerks of Courts of Record, Notaries Public, Commissioners appointed for that purpose by the Governors, and officers authorized to take acknowledgments within their respective States.

Besides the foregoing, also, in Colorado, Secretaries of State; in Delaware, Mayors of cities; in Illinois, Justices of the Peace, Commissioners of Deeds, and Mayors of cities; in Kentucky, Secretaries of State; in Michigan and Wisconsin, Master in Chancery; in New Jersey, New York, North Carolina, Pennsylvania, and Rhode Island, Mayors and Chief Magistrates of cities.

Without the United States.—Judges of Courts of Record, Mayors or Chief Magistrates of cities, towns, boroughs, counties, Notaries Public, Diplomatic, Consular, or Commercial Agents of the United States resident and accredited in the country where the acknowledgment is taken. (See *Deeds*.)

Form of Single Grantor's Acknowledgment

STATE OF ILLINOIS, }
County of Cook, } ss.

I, William Mann, a notary public for and within said county, in the State aforesaid, do hereby certify that Andrew Field, personally known to me as the real person whose name is subscribed to the foregoing deed as having executed the same, appeared before me in person and acknowledged that he signed, sealed, and delivered the said instrument of writing as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and seal of office, this second day of June,
A. D. 1911.

WILLIAM MANN,
Notary Public.

[NOTARIAL SEAL.]

Acknowledgment by Husband and Wife

STATE OF OHIO, }
County of Franklin, } ss.

Before me, Everett Howe, a notary public for and within said county, in the State aforesaid, appeared the above named Charles Kendall, and Susan Kendall, his wife, both personally known to me as the real persons whose names are subscribed to the within conveyance, as having executed the same, and acknowledged that they signed, sealed, and delivered the same for purposes therein mentioned.

And the said Susan Kendall, having been by me examined, separate and apart, and out of hearing of her husband, acknowledged that she executed the same freely, and without any fear or compulsion of her said husband.

Given under my hand and seal of office, this fifteenth day of January,
A. D. 1911.

EVERETT HOWE,
Notary Public.

[NOTARIAL SEAL.]

AFFIDAVITS

An Affidavit is a statement made under oath (or affirmation) before an authorized official, and signed by the person making it.

For What Used.—In judicial proceedings, except for trial of causes, affidavits are the usual means of presenting evidence to the court, and are most frequently used to support or oppose the numerous applications for orders, known as motions.

No Particular Form is prescribed by law, but the affidavit must specify the State and county in which it is made, so as to show that the officer who administered the oath had authority to do so.

The Statement should be confined to facts within the actual knowledge of the person making the affidavit, or when made on information and belief, that fact should be stated.

Jurat.—The officer taking the affidavit affixes a clause called the jurat, certifying the time and fact of the oath.

Who may Take.—Judges, Justices of the Peace, Commissioners of Deeds, Notaries Public, and other and similar officers have authority to take affidavits.

General form of Affidavit

STATE OF PENNSYLVANIA, }
Allegheny County, City of Pittsburgh, } ss.

Bernard Beckman, being duly sworn, deposes and says (or alleges and says): That (*Here set out in full and accurate language the matters to be alleged.*)

[SEAL]

BERNARD BECKMAN.

Sworn (or affirmed) before me, this fifteenth day of January, A. D. 1911.

JOHN WELLNER,

Justice of the Peace.

(If the affiant is unable to read, the subscription should be as follows:)

Subscribed and sworn to before me, this — day of —, A. D. 19—, the same having been by me (or in my presence) read to this affiant, he being illiterate (or blind), and understanding the same.

(Officer's signature and title.)

Affidavit to Accounts

STATE OF ILLINOIS, }
County of Cook, } ss.

Franklin Gage, of Chicago, in said County and State, being duly sworn, deposes and says: That the above account, as stated, is just and true.

That the above sum of Fifty Dollars is now justly due and owing to this deponent by the above named James Higgins.

That he, the said Francis Gage, has never received the same or any part thereof, either directly or indirectly, nor any person for him, by his direction or order, knowledge or consent.

FRANKLIN GAGE.

Sworn and subscribed before me, this ninth day of June, A. D. 1911.

MICHAEL SWANN,

Justice of the Peace.

Affidavit to Declaration or Petition

STATE OF ILLINOIS, }
County of Sangamon, } ss.

Abel Jones, being duly sworn, says: That the facts set forth in the foregoing declaration (or petition) are true.

ABEL JONES.

Subscribed and sworn to before me this tenth day of June, A. D. 1911.

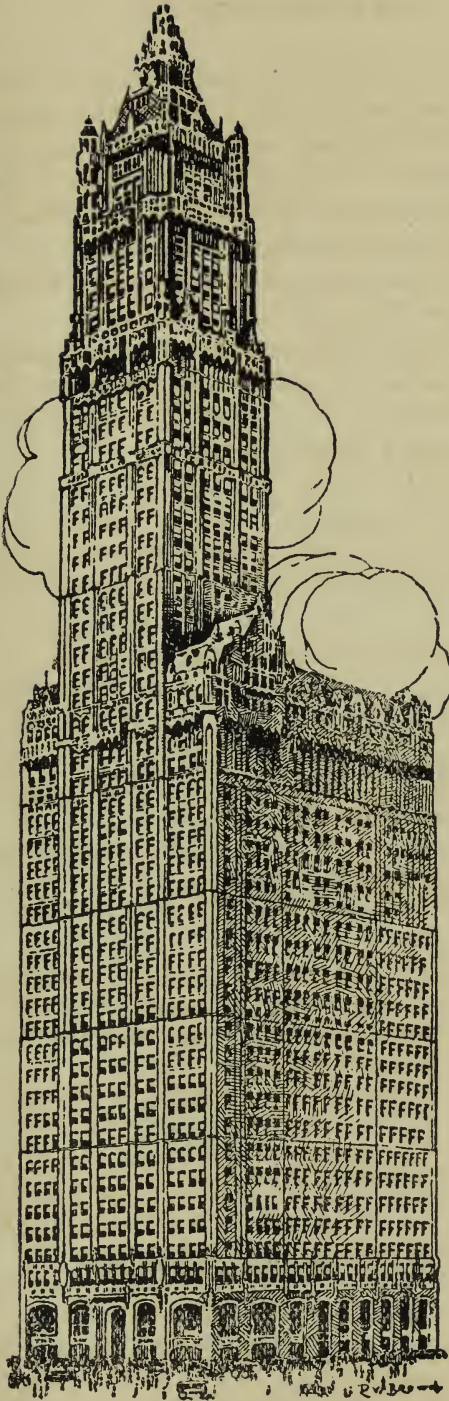
ISAAC MYERS,

Justice of the Peace.

AGENCY

An Agent, in law, is a person authorized to act for another, called the principal, the relation between them being known as agency.

Agency is one of the most common and necessary relations of life. Nearly every one acts every day as the agent of some one else. Thus every clerk in a store is the agent of the proprietor. Almost all the business of brokers, commission merchants, law



WOOLWORTH
BUILDING

NEW YORK

Tallest Office
Building in the
World, 55 stories
height 750 feet.

yers, auctioneers, etc., is some sort of an agency. Corporations act wholly by means of agents, viz.: their officers, clerks, etc.

Who May Act as Principal or Agent.—Any one who is competent to do business for himself may act as principal, and appoint an agent to transact it for him. Persons who cannot do business for themselves may, however, be appointed to act as agents. Therefore minors and married woman may act as agents.

A General Agent is one authorized to represent his principal in all his business of one particular branch.

A Special Agent is one appointed to a particular thing only, or a few particular things.

How Appointed.—An agent's authority may be given orally or by writing; no particular form of words is necessary. In important matters, the agent is often appointed by a written instrument which is called a power of attorney. When thus authorized under seal, an agent can sign deeds, or other conveyances of real estate or sealed instruments.

Extent of Authority.—The employing of an agent is the act which gives him his authority. An agent has authority to do whatever is necessary or generally done in connection with the purposes for which he is employed. Some employments give very wide latitude of power, and leave very much to the discretion of the agent; others give a very limited authority. Thus any act of the president or cashier of a bank in connection with its banking business binds the bank, while a messenger would have authority only to carry a message.

Liability of Principal.—The principal is responsible for the acts of his agent committed in the execution of the agency and which are within the real or apparent scope of the principal's business. A distinction is here made between a special and a general agent. If a special agent exceeds or disobeys his instructions the principal is not liable; but if a general agent exceeds his authority the principal will be bound, if the act is within the apparent scope of an agent's authority, when it is such an act as is natural and usual in transacting business of that kind. By appointing him to do that business, the principal is considered as saying to the world that his agent has all the authority necessary to transact it in the usual way. For any criminal act, however, of the agent, the principal is not responsible unless he directly commands him to commit it.

Wrongful Acts of Agents.—As to wrongs and injuries, or *torts*, as they are called in law, the general rule is that the

principal is liable to third persons for the wrongful acts of the agent when acting within the scope of his agency. But this does not relieve the agent of personal liability himself.

The Agent's Liability.—1. *To his Principal.* An agent is bound in transacting the affairs of his principal to exercise all the care which a reasonable man would exercise in his own, and to the utmost good faith. For any loss to the principal through neglect or unfaithfulness, the agent is liable to him. 2. *To the Third Party.* If an agent conceals his character as an agent, or transcends his authority, or otherwise so conducts himself as to make his principal responsible, or if he expressly binds himself in any way, he is himself liable to the third party.

Accounting.—The principal may call his agent to an account at any time, and may recover full indemnity for all injuries sustained by reason of the positive misconduct or negligence of the agent, or by his transcending his authority. An agent is not liable to his principal for not accounting until demand, which demand should be made at his residence, and sufficient opportunity given him for payment.

Compensation.—As against the principal, an agent is entitled to compensation for his services, and reimbursement for the expenses of his agency; and for personal loss or damage in properly transacting the business thereof.

Sub-Agents.—An agent may himself appoint another agent and act through him. Such a person is called a sub-agent, and is responsible to him who has appointed him, as his principal. In most commercial transactions sub-agents may be employed.

In Whose Name the Business is Done.—All business should be transacted and money deposited in the name of the principal. If an agent deposits money in his own name and the bank fails he is responsible for the loss.

Mixing Property.—If an agent mixes his own property with that of his principal, so that it cannot be identified, it will all belong to the principal.

Responsibility to Third Party.—Ordinarily a person can only be responsible for his own acts, but an agent's act is really considered as that of his principal. Therefore the rule is that the principal is responsible for the acts of his agent. The principal is bound even though he was unknown at the time the act was done, because he is supposed to derive the benefit of the same.

Ratification.—If a principal ratifies an act done, he is bound by it, whether he had given the agent authority or not. Subse-

quent ratification is equivalent to prior authority. But if such ratification is made under a mistake of circumstances it is not binding.

Responsibility of Third Party.—A person doing business with an agent is just as responsible to his principal as though he had transacted the business with the latter in person.

Revocation.—It is always in the power of the principal to revoke an agency; but if the power conferred is coupled with an interest, as where an agent has power to sell goods and apply the proceeds to his own use; or if it is given for valuable consideration, and a continuance of the agency is necessary to meet the responsibilities he has assumed in advance, to carry it on, then such agency cannot be revoked at the pleasure of the principal.

How to Revoke an Agency.—It must be done by an express act of the principal or by the act of law. The first implies a written form revoking the power of attorney that has been conferred, or any express declaration to revoke. The second occasion may be the death of the principal or agent.

Notice to be Given.—Due notice should be given by the principal of such revocation to those who knew of the authority given to such agent, because a general authority may continue to bind the principal after it has been actually recalled, if the agency were well known and the recalling of it wholly unknown to the party dealing with the agent without that party's fault.

Power of Attorney.—The authority by which one person is empowered to act in the place or as the attorney of another is called a *power of attorney*. The power of attorney is usually in writing and under seal, though for many purposes it may be created by parol. Strict rules of construction are applicable to these instruments, and courts incline to construe even general powers narrowly rather than broadly. If the power of attorney is to be recorded it should be properly acknowledged before an officer the same as a deed.

General Form of Power of Attorney

Know all Men by These Presents, That I, William Brown, of Chicago, County of Cook, and State of Illinois, have made, constituted, and appointed and by these presents do make, constitute, and appoint, George B. Stadden true and lawful attorney for me and in my name, place, and stead, [here state the purpose for which the power is given], giving and granting unto my said attorney full power and authority to do and perform all and every act and

thing whatsoever, requisite and necessary to be done in and about the premises, as fully, to all intents and purposes, as I might or could do if personally present, with all power of substitution and revocation, hereby ratifying and confirming all that my said attorney or his substitute shall lawfully do or cause to be done by virtue thereof.

In witness whereof, I have hereunto set my hand and seal the second day of January, one thousand nine hundred and four.

WILLIAM BROWN. [SEAL]

Signed, Sealed, and Delivered }
in Presence of }

.....

Power to take Charge of and Carry on Business

Know all Men by These Presents, That I, Henry Saylor, of Aurora, Illinois, do by these presents appoint, constitute, and make R. L. Winters my true and lawful attorney, for me and in my place and stead to take charge of my business of general merchandising at Aurora, Illinois; to purchase and sell for cash or on credit all such articles, goods, merchandise, and wares, as he shall deem proper, necessary, and useful in said business; to sign, accept, and indorse all notes, drafts, and bills; to state accounts; to sue and prosecute, compromise, collect, and settle all claims or demands due or to become due, now existing or hereafter to exist in my favor; to adjust and pay all claims or demands which now exist or may hereafter arise against me, either connected with said business or otherwise.

In witness whereof, I have hereunto set my hand and seal, this — day of —, 19—

HENRY SAYLOR. [SEAL]

Power to Vote as Proxy at an Election

Know all Men by These Presents, That I, Homer Clark, of Peoria, Illinois, do hereby appoint J. R. Wagner to vote as my proxy at any election of directors or other officers of the [name the company or corporation] according to the number of votes I should be entitled to if I were then personally present.

GEORGE PAXTON. [SEAL]

Letter of Revocation

Know all Men by These Presents, That I, Fred B. Jennings, of Reading, Pennsylvania, in and by my letter of attorney, bearing date the — day of —, did make, constitute, and appoint R. L. Hartmann my attorney, as by said letter more fully appears.

That I, the said Fred. B. Jennings, do by these presents annul, countermand, revoke, and make void said letter of attorney and all authority and power thereby given said attorney, R. L. Hartmann.

In witness, etc.

FRED. B. JENNINGS.

APPRENTICESHIP

An Apprentice is a person bound to service for a number of years, and receiving in return instruction in his master's business. Although in most of the States the contract is provided for by statute, apprenticeship, as a necessary means of access to a trade, has been almost universally abolished.

(Signature.)

Form of Contract of Apprenticeship

This indenture of apprenticeship, between John Wilson, father of Harry Wilson, on the one part, and Chas. Hastings, of the other part, witnesseth: That the said Harry Wilson, aged 15 years on the 20th day of January, A. D. 1916, is hereby bound as an apprentice under the said Chas. Hastings, from the date hereof until the 20th day of January, 1919, to learn the trade and art of a printer, and is faithfully to serve the said Chas. Hastings and correctly conduct himself during the term of his apprenticeship.

And the said Chas. Hastings hereby covenants that he will teach the said Harry Wilson the said trade and art, and will furnish him, during said apprenticeship, with board, lodging, washing, clothing, medicine and other necessaries suitable for an apprentice in sickness and health; and will send him to a suitable public school at least three months during each of the first two years of said term; and at the expiration of the said apprenticeship will furnish him with two new suits of common wearing apparel and one hundred dollars in money.

In testimony whereof, the parties hereto have set their hands and seals this twentieth day of January, A. D. 1916,

Witnesses { HENRY MEYERS.
F. B. ATKINSON.

(Apprentice) HARRY WILSON.
(Master) CHAS. HASTINGS.
(Parent) JOHN WILSON.

Release of an Apprentice

Know all Men by These Presents, That —, son of —, did, by his indenture, bearing date the — day of —, A. D. 19—, bind himself as an apprentice unto — of —, for a term of — years (or until he should be of legal age) from the date thereof, as by said indenture more fully appears.

That [here state fully the reasons for the release] by reason whereof, the said — doth hereby release and forever discharge said — and his father, —, of and from said indenture and all service and all other agreements, covenants, and things contained therein, on their or either of their parts, to be observed and performed whatsoever, unto the day of this release.

In witness whereof, I have hereto set my seal this — day of —, A. D. 19—.

(Signature.)

CHILD-LABOR LAW

The Magna Charta for American Children

Child-labor in the United States was dealt with by Congress in August 1916 under the Constitutional power to "regulate commerce among the several States."

The Act prohibits, under penalties, interstate commerce in the products of any mine or quarry where within thirty days persons under sixteen years of age have been employed, or in the products of any mill, cannery, workshop, or manufacturing establishment in which children under fourteen years of age have been employed, or in which children between the ages of fourteen and sixteen have been employed more than eight hours a day, more than six days a week, before six o'clock in the morning or later than seven o'clock in the evening. The law goes into effect one year after its enactment.

The constitutionality of this law has been questioned. On this point Congress took the position that its power to regulate interstate commerce includes authority to prohibit absolutely the shipment interstate of specified articles, so long as action is not arbitrary, capricious, or unreasonable in interference with private rights. Members of Congress who voted in favor of the enactment did so under the belief that the provisions of the law do not constitute such unreasonable interference.

Children's Bureau.

By an act of Congress passed April 9, 1912, there was created in the Department of Labor a Children's Bureau, with headquarters at Washington, D. C., and authorized to investigate and report upon all matters pertaining to the welfare of children, and child-life among all classes of our people, and especially to investigate the questions of infant mortality, the birth-rate, orphanage, juvenile courts, desertion, dangerous occupations, accidents, diseased children, and employment and legislation affecting children in the several States and Territories.

Industrial Relations Commission.

An act of Congress approved August 23, 1912, established the Commission on Industrial Relations, and provided that the Commission shall inquire into the condition of labor in the principal industries of the United States, including agriculture, and especially those which are carried on in corporate forms, into existing relations between employers and employees; into the effect of industrial conditions, on public welfare and into the rights and powers of the community to deal therewith; into the conditions of sanitation and safety of employees and the provisions for protecting the life, limbs and health of the employees; into the growth of associations of employers and of wage-earners and the effect of such associations upon the relations between employers and employees; into the extent and results of methods of collective bargaining; into any methods which have been tried in any State or in foreign countries for maintaining mutually satisfactory relations between employers and employees. The Commission is required to seek the underlying causes of dissatisfaction in the industrial situation and report thereon.



ABRAHAM LINCOLN

"Think twice before you sue your neighbor."

ARBITRATION

The Law Favors the peaceful settlement of controversies, and in many of the States there are statutes providing for the submission of disputed matters to the decision of one or more persons, called *arbitrators*. Their decisions are called *awards*.

The Statutes Generally Provide that if the parties to any suit in a court of record desire to submit the matter involved to arbitrators, an order may be entered directing such submission to three impartial and competent persons, to be named in such order—such arbitrators to be agreed upon and named by the parties, and if they fail to agree, each shall name one, and the court the third.

How Arbitration is Conducted.—The arbitrators so appointed are sworn, and proceed to hear and determine the matter, and draw up an award. The proceedings are much like proceedings in court or before a master in chancery. A copy of the award is delivered to each party, and if either party fails to comply therewith, the other within a year may file said award in court, and obtain a judgment.

Matters Not in Suit.—All persons having a requisite legal

capacity may, by an instrument in writing, signed and sealed by them, submit to one or more arbitrators any controversy existing between them, and may, in such submission, agree that a judgment of any court of record, competent to have jurisdiction of the subject-matter named in such instrument, shall be rendered upon the award made pursuant to said submission.

The Agreement to Submit should state explicitly what powers are intended to be conferred on the arbitrators, either by referring all controversies, or by distinctly limiting the particular controversies intended.

Reasonable Notice.—All arbitrators and all parties should have reasonable notice of the time and place of the hearing.

The Proceedings at the hearing, and the award itself should perfectly agree with the terms of the agreement to submit.

The Award should be a clear, distinct and final determination of each and all the matters of controversy contained in the agreement, and should embrace nothing more. If it be a rule of court it should be sealed up, otherwise a copy should be given to each party. The award must be signed by the arbitrators.

Submission May Be Recalled.—Before the award of the arbitrator or arbitrators is made, either of the parties to the controversy may withdraw his offer to accept the decision of the arbitrators. He must, however, give formal notice to each and all of the other parties of his intention, or his withdrawal is of no effect. The party who thus recalls the arbitration is responsible for all the costs and damages that have occurred in consequence of his previous consent to submit to arbitration.

Form of Agreement to Refer to Arbitrators

Know all Men by These Presents, That we, the undersigned, hereby mutually agree to submit all the matters in difference between us, of every kind, name, and nature, to the determination and award of Chas. Barker, Wm. Becker, and Robert Rehling, of Logansport, Cass County, Indiana, as arbitrators.

That said arbitrators, or any two of them, shall hear and determine the matters in dispute between us, and award the payment of all the costs and expenses incurred in such arbitration. That the said arbitrators shall make their award in writing on or before the fifteenth day of April, A. D. 1911 Done at Logansport, Indiana, March 15, A. D. 1911.

R. L. RAY, }
J. L. HOLMES, } Witnesses

HENRY GASSER,
ROLAND R. CODY.

Form of Notice to Arbitrators

GENTLEMEN: You have been chosen arbitrators on behalf of the undersigned, to arbitrate and award between them, in divers matters and things

set forth in their submission, which will be produced for your inspection when you meet at —, in —, on the — day of —, at — o'clock — M., to hear the allegations and proofs.

Dated, etc.

HENRY GASSER,
ROLAND R. CODY.

THE HAGUE

The International Court of Arbitration located at the Hague in Holland, is intended to and undoubtedly will, ultimately, banish war. The treaty establishing this court where all matters of dispute between nations is to be settled by arbitrators, chosen in accordance with the terms of the treaty was signed by the United States, Great Britain, Germany, Russia, Mexico, Brazil, Belgium, Norway, Sweden, Denmark, Switzerland, Italy, Greece, Japan and other nations. Andrew Carnegie contributed One and one half millions of dollars toward the erection of a suitable building, recently completed for the accomodation of this court. It is a magnificent structure, worthy of its purpose, artistically designed with reference to it.

ASSIGNMENTS

An Assignment is the transfer of a debt, obligation, bond, wages, or any kind of property, personal or real, or any actual interest therein. It also signifies the written instrument by which the transfer is effected.

How Made.—An assignment may be written on the back of the instrument it is intended to convey, or on a separate paper.

No Formality is Required by law in an assignment. Any instrument between the contracting parties that goes to show their intention to pass the property from one to the other will be sufficient. Proof will be called for only when it appears that it was merely a sham or fraudulent transaction.

Lands and Tenements.—Assignments relating to lands and tenements must be duly signed, sealed, acknowledged and recorded, like a deed.

For Benefit of Creditors.—Where property is assigned for the benefit of creditors, its actual transfer to the assignee must be made immediately. Such an assignment covers all of the assignor's property, whatever and wherever it may be, which is not exempt from execution.

Preferring Creditors.—At common law the assignor might give preference to certain of his creditors, but this is now generally prohibited by statute.

Correct Schedules of the property assigned should accompany the assignment in all cases.

An Assignment of a Mortgage carries with it, at the same time, without a transfer, the debt note or bond.

Some Things are not Assignable, as an officer's pay or commission, a judge's salary, government bounties, personal trusts, as a guardianship, or the rights of a master in his apprentice.

Form of Simple Assignment

For value received, I hereby assign all my right, title, and interest in the within contract to Chas. Hillman.

Dated Cleveland, Ohio, June 10, A. D. 19—.

MAURICE SANDFORD.

Assignment of Account

In consideration of One Dollar, value received, I hereby sell and assign to W. C. Cole the within account, which is justly due from the within George Sanders, and I hereby authorize the said W. C. Cole to collect the same.

Chicago, March 10, 1911.

JAMES HASTER.

Assignment of Mortgage

Know all Men by These Presents, That I, William Bower, the within named mortgagee, for a consideration of Six Hundred Dollars, hereby assign, transfer, and set over to Henry Klingman, his heirs and assigns, the within named instrument of mortgage, and all the real estate, with appurtenances therein mentioned and described, to have and to hold the same forever, subject, nevertheless, to the equity and right of redemption of the within named James Yundt, his heirs and assigns therein.

In witness whereof, the party of the first part has hereunto set his hand and seal this fifth day of April, A. D. 19—.

WILLIAM BOWER. [SEAL]

Sealed and delivered in presence of

EDWARD MILLER.

Assignment with Power of Attorney

In consideration of the sum of One Thousand Dollars (the receipt of which is hereby acknowledged), I do hereby assign, transfer, and set over to Martin Scott (of Chicago, Ill.) all my right, title, and interest in and to

[*here describe what*]. And I hereby constitute said Martin Scott my attorney, in my name or otherwise, but at his own costs and charges, to take all legal measures which may be proper or necessary for the complete recovery and enjoyment of the premises.

Witness my hand and seal this twentieth day of January, A. D. 1904.

(Witnesses)

HENRY LONG.

Assignment for the Benefit of Creditors

Know all Men by These Presents, That whereas I William Colerage, merchant of the city of Minneapolis, and State of Minnesota, am indebted to various persons in considerable sums of money, which I am at present unable to pay in full, and being desirous to convey all my property for the benefit of my creditors, without preference or priority other than that provided by law:

Now, therefore, I, in consideration of the premises, and of the sum of One Dollar paid to me by Chas. Watson, of the same city and State, do hereby grant, bargain, sell, assign, and convey unto the said Chas. Watson all my lands, tenements, goods, and chattels of every name, nature, and description, wheresoever the same may be, excepting and reserving only such property as is exempted by law from attachment.

To have and to hold the same unto the said Chas. Watson, in trust and confidence, to sell and dispose of the said real and personal estate for cash upon such terms and conditions as in his judgment may appear best, and apply the proceeds in the following manner, to wit:

First. To pay all such debts as by the laws of the United States are entitled to preference in such cases.

Second. To pay and discharge all the just and reasonable expenses, cost, and charges of executing this assignment.

Third. To distribute and pay the remainder of said proceeds to the creditors of the party of the first part for all debts and liabilities which he may owe, rateably, in proportion to their respective claims.

Fourth. The residue and remainder of the proceeds of said sales, if any there be, shall be paid over to me, my executors, administrators, or assigns.

In witness whereof, I have hereunto set my hand and seal this fifteenth day of February, A. D. 1904.

Executed and delivered

WILLIAM COLERAGE. [SEAL]

in presence of

JOHN MYERS,

HENRY BEST.

BAIL

Definition.—Bail is surety given for another's appearance in court. It is required in criminal cases generally and in civil cases involving tort or fraud. The term bail is applied also to the sureties themselves, and to the amount in which they bind themselves for the appearance of their principal.

Excessive Bail.—The constitution of the United States and the several States provide that excessive bail shall not be required.

Bail Bond.—The bond given by the sureties is termed a *recognizance*, and in case the prisoner does not appear for trial, or forfeits his bail, as it is termed, the sureties have to pay whatever sum is pledged in the bail bond or recognizance.

Form of Bail Bond or Recognizance

STATE OF ILLINOIS, }
County of Kane. } ss.

This day personally appeared before the undersigned, a justice of the peace in and for said county, Charles Seibert and Frank Stanton, all of Aurora, in said County and State, and jointly and severally acknowledged themselves to be indebted unto the people of the State of Illinois, in the sum of Five Hundred Dollars, to be levied of their goods and chattels, lands and tenements.

Whereas, the above bounden Charles Seibert, on the tenth day of November, A. D. 1915, was brought and examined by and before John Brown, a justice of the peace in and for the county aforesaid, on a charge preferred against the said Charles Seibert, for [*here state the offense charged*] in said county, and the further examination of said Charles Seibert having been continued to the ninth day of December, A. D. 1915, at 10 o'clock A. M., and the said Charles Seibert having been adjudged and required by the said justice to give bonds, as required by the statute in such case made and provided, for his appearance to answer to said charge. Now the condition of this recognizance is such that if the above bounden Charles Seibert shall be and appear before the undersigned, at his office, in the city of Aurora, in said county, on the ninth day of December, A. D. 1915, at ten o'clock, A. M., then and there to answer to the said people of the State of Illinois, on said charge, and abide the order and judgment of said court, and not depart the same without leave, then and in that case this recognizance to become void, otherwise to be and remain in full force and virtue.

As witness our hands and seals this tenth day of November, A. D. 1915.

CHARLES SEIBERT. [SEAL]

FRANK STANTON. [SEAL]

Taken, entered into, and acknowledged before me this tenth day of November, A. D. 1915.

JOHN BROWN,
Justice of the Peace.

BAILMENTS

Definition.—Bailment is a delivery of goods or money by one person to another in trust, for some special purpose, upon a contract, expressed or implied, that the trust shall be faithfully executed.

Names of Parties.—The owner of the goods bailed is termed the *bailor*, and the person to whom they are delivered or bailed, the *bailee*.

The Responsibility of Bailees is governed by the consideration whether, in the case of the thing bailed, they have been guilty of ordinary neglect, gross neglect, or slight neglect. *Ordinary neglect* is the omission of that care which every man of common prudence takes of his own concerns. *Gross neglect* is want of that care which every man of common sense, how inattentive soever, takes of his own property. *Slight neglect* is the omission of that diligence which every circumspect and thoughtful person uses in securing his own goods and chattels.

The Rules Governing the law of bailments are: 1. A bailee who derives no benefit from his undertaking is responsible only for gross neglect, or, in other words, for a violation of good faith. 2. A bailee who alone receives benefit from the bailment, is responsible for slight neglect. 3. When the bailment is beneficial to both parties the bailee must answer for ordinary neglect. 4. A special agreement of any bailee to answer for more or less, is in general valid. 5. All bailees are answerable for actual fraud, even though the contrary be stipulated. 6. No bailee is chargeable for a loss by inevitable accident, except by special agreement.

A Borrower for Use is responsible for slight negligence.

A Pawnee is answerable for ordinary neglect.

A Depositary, one who receives goods or money to be kept for the bailee without a recompense, is responsible only for gross neglect.

A Carrier of goods or money without reward is responsible only for gross neglect, or breach of good faith.

A Private Carrier for hire, by land or water, is answerable for ordinary neglect.

The Hirer of a Thing is answerable for ordinary neglect.

A Workman for Hire must answer for ordinary neglect of the goods intrusted to him, and apply a degree of skill equal to his undertaking.

All Bailees Become Responsible for losses by casualty or violence, after their refusal to return the things bailed, on a lawful demand.

Borrowers and Hirers are answerable in all events, if they keep the things borrowed or hired after the stipulated time, or use them differently from their agreement.

Depositaries and Pawnees are answerable, in all events, if they use the things deposited or pawned.

Innkeepers.—An innkeeper is responsible for the acts of his

domestics, and for thefts, and is bound to take all possible care of the goods of his guests. He is regarded as an insurer, responsible for any injury or loss, not caused by the act of God, the common enemy, or the neglect or fault of the owner. When, however, a guest has the exclusive keeping and occupancy of a room, the innkeeper is not liable, nor where the guest takes upon himself the care of the goods, or neglects to use ordinary caution.

Warehousemen are bound only to take reasonable and ordinary care of the goods deposited with them. Thus, they would not be liable for thefts, or for loss or injuries caused by rats, unless occasioned by their want of proper care, etc. Their liability commences as soon as the goods arrive and the crane of the warehouse is used to hoist them in, and it terminates the moment they leave his premises. The warehouseman's liability is usually fixed or limited by receipts which they give for the goods deposited, and which pass from hand to hand by assignment. See *Warehousing*.

Wharfingers.—A wharfinger is one who keeps a wharf for the purpose of receiving goods on hire. His responsibility is similar to that of a warehouseman.

BANKRUPTCY

Bankruptcy is a system of procedure for the administration of the affairs of insolvent debtors, or bankrupts, the distribution of their property among their creditors, and the discharge of the debtors from further accountability for their debts.

The National Bankruptcy Law, approved July 1, 1898, provides for a complete system of bankruptcy, to be uniform throughout the United States and administered by the United States courts.

Voluntary Bankrupts.—Any person, except a municipal railroad, insurance or banking corporation, shall be entitled to the benefit of this act as a voluntary bankrupt.

Involuntary Bankrupts.—Any natural person (except a wage-earner or a person engaged chiefly in farming or the tillage of the soil), any unincorporated company, and any moneyed or business, or commercial corporation, except a municipal railroad, insurance or banking corporation, owing debts to the amount of one thousand dollars or over, may be adjudged an involuntary

bankrupt upon default or an impartial trial, and shall be subject to the provisions and entitled to the benefits of this act. Private bankers, but not national banks or banks incorporated under State or Territorial laws, may be adjudged involuntary bankrupts.

Acts of Bankruptcy.—The National Bankrupt Law defines an act of bankruptcy by a person to consist of his having conveyed, transferred, concealed, or removed, any part of his property, with intent to hinder, delay, or defraud his creditors, or any of them; or transferred, while insolvent, any portion of his property to one or more of his creditors, with intent to prefer such creditors over his other creditors; or suffered or permitted, while insolvent, any creditor to obtain a preference through legal proceedings and not having at least five days before a sale or final disposition of any property affected by such preference vacated or discharged such preference; or made a general assignment for the benefit of his creditors; or admitted in writing his inability to pay his debts and his willingness to be adjudged a bankrupt on that ground.

Proceedings.—A bankrupt may of his own motion offer to surrender his property to the administration of the United States court and ask for his discharge in voluntary bankruptcy, or creditors may apply to the court to compel a bankrupt to turn over his property to be administered under the act for the benefit of the creditors. A petition may be filed against a person who is insolvent and who has committed an act of bankruptcy, within four months after the commission of such act. Such time shall not expire until four months after the date of the recording or registering of the transfer or assignment, when the act consists in having made a transfer of any of his property with intent to hinder, delay or defraud his creditors or for the purpose of giving a preference or a general assignment for the benefit of creditors, if by law such recording or registering is required or permitted; or if it is not, from the date when the beneficiary takes notorious, exclusive or continuous possession of the property, unless the petition creditors have received actual notice of such transfer or assignment.

The Proceedings Once Inaugurated and the adjudication in bankruptcy having been made, the court proceeds to take charge of the bankrupt's property, and administer the same for the benefit of the creditors, and determine all questions which may arise in regard to the rights of the bankrupt or the creditors, either as against the bankrupt or as between themselves in

accordance with the above-prescribed powers. A trustee is appointed, either selected by the creditors at a meeting called for that purpose or, in case they fail to select a trustee, one is appointed by the Court. His duty is to collect the property, realize on the same in such manner as may be for the best interests of all concerned, and ultimately distribute the same among the creditors in such proportions as they may be adjudicated to be entitled thereto.

Referees.—As all questions, both of law and fact, in relation to the property or the rights of the various parties must be decided in the bankruptcy proceeding, it is provided that referees be appointed, who are charged with the duty of hearing the allegations and testimony of all parties and deciding all such questions that may arise. Each case, as it comes up, is assigned to some referee, whose duty it is to adjudicate and pass upon all such questions arising therein in the first instance, the right being reserved to any parties to appeal from the decision of the referee to the United States District Court.

The Duties of the Referee are substantially of a judicial character, and he occupies much the position of a judge of primary resort, subject to an appeal to the Court, and is required to take the same oath of office as that prescribed for judges of the United States courts. By Section 38 of the act, the referee is invested with jurisdiction to consider all petitions referred to him by the clerks, make adjudications or dismiss the petition; exercise the powers vested in courts of bankruptcy for the administering of oaths to and the examination of witnesses, and for requiring the production of documents in proceedings before him, except the power of commitment, and, in the absence of the Judge, to exercise all his powers for taking possession and releasing the property of a bankrupt, and to perform such part of the duties of the courts of bankruptcy as they may prescribe by rules and orders, excepting only questions arising on applications of bankrupts for compositions or discharges.

All questions in regard to the property or assets or rights of the creditors and persons interested come before the referee for hearing and determination, subject to the right of appeal. After the rights of all parties have been ascertained and determined, and the property has been realized upon, it is distributed among the creditors.

Notice to Creditors.—Detailed provisions are made in the act for giving notice to all creditors and other persons interested in

the estate of the pendency of the proceedings, the payment and declaration of dividends and other matters, and providing methods whereby all parties interested may be heard on all subjects arising in the course of the proceedings.

Compromises.—Provision is made in the act for allowing bankrupts to compromise or settle with their creditors by a proceeding known as composition proceedings, whereby, if a bankrupt and a majority of his creditors agree upon some basis of settlement, the same, if approved by the Court, shall become binding upon all creditors. The decision of the question as to the approval of compositions and granting discharges to a bankrupt from his debts is specifically reserved by the act to the judges of the United States courts; but the Court, by virtue of its general powers, may refer such matters to the referee to take testimony and report to the Court his opinion thereon.

Defense.—It is made a complete defense to any proceedings in bankruptcy to allege and prove that the party proceeded against was not insolvent at the time of the filing of the petition against him.

Duties of Bankrupts.—The bankrupt shall (1) attend the first meeting of his creditors, if directed by the court or a judge thereof to do so, and the hearing upon his application for a discharge, if filed; (2) comply with all lawful orders of the court; (3) examine the correctness of all proofs of claims filed against his estate; (4) execute and deliver such papers as shall be ordered by the court; (5) execute to his trustee transfers of all his property in foreign countries; (6) immediately inform his trustee of any attempt, by his creditors or other persons, to evade the provisions of this act, coming to his knowledge; (7) in case of any person having to his knowledge proved a false claim against his estate, disclose that fact immediately to his trustee; (8) prepare, make oath to, and file in court within ten days, unless further time is granted, after the adjudication if an involuntary bankrupt, and with the petition if a voluntary bankrupt, a schedule of his property, showing the amount and kind of property, the location thereof, its money value in detail, and a list of his creditors, showing their residences, if known (if unknown that fact to be stated), the amount due each of them, the consideration thereof, the security held by them, if any, and a claim for such exemptions as he may be entitled to, all in triplicate, one copy of each for the clerk, one for the referee, and one for the trustee; and (9) when present at the first meet-

ing of his creditors, and at such other times as the court shall order, submit to an examination concerning the conducting of his business, the cause of his bankruptcy, his dealings with his creditors and other persons, the amount, kind, and whereabouts of his property, and, in addition, all matters which may affect the administration and settlement of his estate; but no testimony given by him shall be offered in evidence against him in any criminal proceedings.

Provided, however, that he shall not be required to attend a meeting of his creditors, or at or for an examination at a place more than one hundred and fifty miles distant from his home or principal place of business, or to examine claims except when presented to him, unless ordered by the court, or a judge thereof, for cause shown, and the bankrupt shall be paid his actual expenses from the estate when examined or required to attend at any place other than the city, town, or village of his residence.

Costs.—The aim of the act has been to make the expense of the proceedings depend largely upon the amount of the property involved, and the compensation of the referees is fixed substantially at 1 per cent on the amount distributed to the creditors in ordinary cases, where the assets are distributed by the Court, and one-half of 1 per cent in composition cases, and the trustees who have charge of the actual management of the bankrupt's property receive as compensation such commissions on amounts paid out by them as dividends as the Court may allow, not to exceed, however, 3 per cent on the first \$5,000, 2 per cent on the second \$5,000, and 1 per cent on all sums in excess of \$10,000.

Discharge of Debtor.—Any person may, after the expiration of one month and within the next twelve months subsequent to being adjudged a bankrupt, file an application for a discharge, or if it shall be made to appear that the bankrupt was unavoidably prevented from filing such application within said time, it may be filed within the next six months. The judge shall hear the application for discharge, and all such pleas and proofs as may be made in opposition thereto. Applicants are to be discharged unless they have committed offenses punishable by imprisonment, as provided in the act, or with fraudulent intent to conceal their true financial condition and in contemplation of bankruptcy, destroyed, concealed or failed to keep books of account or records from which their true condition might be ascertained.

The confirmation of a composition shall discharge the bankrupt from his debts, other than those agreed to be paid by the terms of the composition, and those not affected by a discharge.

Discharges may be revoked on the ground of fraud.

Liability of Co-Debtor or Surety.—The liability of a person who is a co-debtor with, or guarantor, or in any manner a surety for a bankrupt, shall not be altered by the discharge of such bankrupt.

Effect of Discharge.—A discharge in bankruptcy shall release a bankrupt from all his provable debts, except such as are due as a tax levied by the United States, the State, county, district, or municipality in which he resides; judgments in actions for fraud, or obtaining property by false pretenses or false representations, or for willful and malicious injuries to the person or property of another; debts which have not been duly scheduled in time for proof and allowance, with the name of the creditor, if known to the bankrupt, unless such creditor had notice or actual knowledge of the proceedings in bankruptcy; or debts which were created by his fraud, embezzlement, misappropriation, or defalcation, while acting as an officer or in any fiduciary relation or capacity.

BONDS

A Bond is an instrument in writing whereby one person binds himself (or several persons bind themselves) to another or others to pay a sum of money, to abide by an award, or to do some lawful act, or not to do some particular thing or things specified in the condition of the bond.

Names of Parties.—The person who gives the bond and so binds himself is called the *obligor*, the person receiving the bond is called the *obligee*.

Kinds of Bonds.—If there is no stipulation in the bond that the obligor shall suffer any penalty in case of nonperformance, the bond is called a *simple* one. But there generally is a condition added that if the obligor does some particular act, the obligation shall be void, or else shall remain in full force, as payment of rent, performance of covenants in a deed, or repayment of a principal sum of money borrowed of the obligee, with interest; which principal sum usually is one-half of the penal sum specified in the bond.

Seal Required.—Bonds, at common law, must be under seal, the seal making proof of consideration unnecessary.

Forfeiture.—In case of a failure to perform the condition, the obligee can recover only his principal, interest, and expenses, if the bond was given to secure the payment of money; and if given to secure the performance of a covenant, he can recover only reasonable damages for the breach.

Action On.—Bonds belong to the class of obligations known as *specialties*, and, like other sealed instruments, are in force by statute in most of the States for twenty years, or during such time as the special statute of the State may provide.

Form of Simple Bond

Know all Men by These Presents, That I, William Jenkins, of the city of Dallas, State of Texas, am held and firmly bound unto James Stevens, of the city and State aforesaid, in the sum of Five Hundred Dollars, lawful money of the United States, to be paid to the said James Stevens, or his assigns; to which payment, well and truly to be made on or before the first day of May, 1912, I bind myself, my heirs, executors, and administrators, firmly by these presents.

In Testimony Whereof, I, William Jenkins, have set my hand and seal to this instrument on the first day of March, in the year of our Lord one thousand nine hundred and eleven.

WILLIAM JENKINS. [SEAL]

Executed and delivered
in presence of

WILLIAM RODGERS,
LOUIS WOODS.

General form of Bond, with Condition

Know all Men by These Presents, That I, John Taylor, of Lincoln, in the county of Logan, State of Illinois, am firmly bound unto Harvey Newman, of the place aforesaid, in the sum of One Thousand Dollars, to be paid to the said John Taylor, or his legal representatives; to which payment, to be made, I bind myself, my heirs, executors, and administrators firmly by these presents.

Sealed with my seal. Dated the fifth day of June, A. D. 1911.

The condition of the above obligation is such that, if the above bounden John Taylor, his heirs, executors, or administrators, shall promptly pay the sum of Five Hundred Dollars in four equal annual payments from the date hereof, with annual interest, then the above obligation to be of no effect; otherwise to be in full force and valid.

JOHN TAYLOR. [SEAL]

Signed, sealed, and delivered
in presence of

RICHARD LOW.

Bond to a Corporation

Know all Men by These Presents, That I, Chas. Greene, of Terre Haute, Vigo County, State of Indiana, am firmly bound to the Terre Haute Plow Manufacturing Company in the sum of Ten Thousand Dollars, to be paid to the said company, or their assigns, for which payment, to be made, I bind myself and representatives firmly by these presents. Sealed with my seal. Dated this third of June, 1911. The condition of the above bond is such that if I, the said Chas. Greene, or my legal representatives, shall pay unto the Terre Haute Plow Manufacturing Company, or assigns, Five Thousand Dollars in two equal payments, viz: Two Thousand Five Hundred Dollars March 1st, 1912, and Two Thousand Five Hundred Dollars July 1st, 1912, then the above to be void; otherwise to remain in full force and effect.

CHAS. GREENE. [SEAL]

Signed, sealed and delivered {
in presence of
FRED BROWN.

Bond of Indemnity

Know all Men by These Presents, That I, Phillip Barrows, of Richmond, Virginia, am held and firmly bound unto Warren Hazelteen, of the same place, in the sum of Two Thousand Dollars, to be paid to the said Warren Hazelteen, his executors, or administrators, for which payment, well and truly to be made, I do bind myself, my heirs, executors, and administrators firmly by these presents.

Sealed with my seal. Dated this 10th day of February, 1911.

Whereas, Warren Hazelteen is about to employ by nephew, Harry R. Hall, as cashier in his store, for the term of one year from March 1st, 1911.

Now the condition of this obligation is such that if the said Harry R. Hall shall fully perform all the duties of his said employment, and promptly and correctly account for and pay over all the money or property of the said Warren Hazelteen which may come into his hands during its course, then this obligation shall be void; otherwise to remain in full force.

PHILLIP BARROWS. [SEAL]

Signed, sealed and delivered {
in presence of
HIRAM JONES,
WILLIAM SMITH.

BROKERS

A Broker is an agent who is employed to transact business for others. His province is to find buyers and sellers and bring them together to make their bargains, or to transact for them the business of such buying and selling. In law, he is regarded as a middleman, or intermediate negotiator between the principals on both sides of the negotiation conducted by him.

Classes of Brokers.—Brokers are divided into different classes, according to the nature of the property in which they deal.

Bill and Note Brokers are those who buy and sell for others drafts, bills of exchange, and notes.

Exchange Brokers buy and sell uncurrent money, and deal in exchanges relating to money in different countries.

Insurance Brokers act for the owners of property in obtaining insurance upon it, settling losses, etc.

Merchandise Brokers buy and sell property, known as merchandise, for others.

Pawnbrokers, though called brokers, are really principals.

Real Estate Brokers buy and sell real estate or mortgages on real estate for others.

Shipping Brokers deal with the purchase and sale of vessels, procure freights, etc.

Stock Brokers buy and sell for others the stock and bonds of railroads, etc.

MERCHANDISE BROKER'S FORMS

Memorandum to be Given to the Seller

New York, June 10, 19—.

MESSRS. WHITE, LUDLOW & Co.,
41 Broadway.

We have sold to-day on your account to William Holsworth, 450 22d St., the following goods: 1,000 ounces Sulphate of Quinine B. and G. at \$2.75 per ounce.

Respectfully,

MERRIAM & CHAPIN, Brokers.

Memorandum to be Given to the Buyer

New York, June 10, 19—.

MR. WILLIAM HOLSWORTH,
450 22d St.

We have to-day for your account, from White, Ludlow & Co., the following: 1,000 ounces Sulphate of Quinine B. and G. at \$2.75 per ounce.

Respectfully,

MERRIAM & CHAPIN, Brokers.

COMMISSION MERCHANTS

A Commission Merchant is one to whom goods are sent for sale, and who charges a certain per cent on the price of the goods sold for his service, which is called *commission*.

Farmers and manufacturers who have large quantities of goods to sell send them to the cities to the commission merchant, who sells them for them.

Commission merchants are, therefore, agents to sell and the owners of the goods are their principals. These duties and responsibilities are in general like those of other agents.

Duties.—The whole business is one of contract for personal services. The merchant's chief aim is to sell the goods for the best price he can get, and pay over the money when collected, after he has deducted his commission. He must obey the orders of his principal, conduct the business skillfully and carefully, and render true accounts when called upon. He must not make his own interests averse to those of his principal.

Authority.—This is as conferred upon him by special agreement, but often the commission merchant is left to conduct the business according to his own judgment and in the way such business is usually conducted.

Responsibility to Principal.—If he violates in any way the agreement, disobeys instructions, or is negligent, then he is responsible to his principal for any loss that may result from it.

When left to exercise his own judgment, he is not responsible for any loss that may result from making a mistake.

If he be given authority to sell on credit, and the buyer fails to pay, the owner must lose, not the commission merchant.

The Commission.—To this he is entitled when he has performed his service. When selling on credit, he is entitled to his commission when the sale is effected, whether the principal gets his pay or not.

But if in any way he breaks his contract, he loses his claim to any commission on that transaction.

Guaranty Commission.—Sometimes the commission is, by agreement, made to guarantee payment by the party to whom the goods are sold. In such cases he is responsible to the owner if the buyer does not pay.

Advances.—Frequently the commission merchant advances to the owner, before he has made any sales, some portion of what he thinks the goods are worth.

When the sale is made he deducts this amount, with his commission, from what he realizes from the sale.

Lien upon Goods.—His principal can revoke his authority and take his goods away at any time, but if the merchant has in the meantime incurred any expense he can hold the goods until his expenses or outlays are made good.

The rule in law is: A commission merchant has a right to keep all goods of his principal's which are in his hand until

he has been paid all commission, advances and expenses due him from the owner.

By this general lien he can keep any goods, whether the debt arose in connection with them or with others.

Relation to the Buyer.—If the owner of the goods is made known to the buyer, then the commission merchant assumes in general no responsibility himself, but if he says nothing about who owns the goods, or sells them as his own, acting as principal, he assumes all the responsibility of the principal.

CORPORATIONS

A Corporation is a body created by law, composed of individuals united under a common name, invested with certain powers and functions, and perpetuated by a succession of members, so that the body continues the same notwithstanding the change of the individuals who compose it.

How Created.—Corporations are created by special character of the legislature, or formed by voluntary association of members under a general law. The necessary forms for organizing a corporation under the laws of the different States are usually to be had on application to the Secretary of State, and serve as a guide to the proper steps to be taken to effect an incorporation.

The Charter is the instrument embodying the rights and privileges granted to the incorporated body.

The Capital Stock is the money paid in to carry on the business of the corporation.

A Share is one of the equal parts into which the stock or capital is divided.

Stockholders are the owners of one or more shares of stock.

A Certificate of Stock is a written statement setting forth the number and value of the shares to which the holder is entitled.

The Par Value of stock is the amount named as each share; it is also called the *nominal* value.

The Market Value is the sum for which shares will sell. They are said to be at par when they sell at their nominal value, *above par*, or at a premium, when they sell for more, and *below par* when they sell for less than their nominal value.

The Premium or Discount on stock is computed at a certain per cent on the original nominal value of the shares.

Preferred Stock is given to secure some obligation of the cor-

poration and takes preference of the ordinary or *common stock*, and the holders are entitled to a fixed per cent out of the earnings of the corporation before a dividend can be declared on the common stock.

Dividends are the declared shares of the profits due the stockholders after all expenses have been paid.

How Corporations Act.—A corporation acts through its officers or authorized agents. Its business must be done in its corporate name and in harmony with its charter.

Seal.—Every corporation is required to have what is called a *corporate seal*, which consists of an engraved stamp bearing some device or inscription identifying the corporation, and an impression of this seal is required to be attached to certain written instruments executed by the corporation. Its use is not necessary in ordinary business transactions, but only in the execution of solemn instruments, such as deeds, bonds, mortgages, etc.

Liability.—Corporations are liable for contracts made by their duly authorized agent within the scope of his authority, as well as for trespasses or torts committed by such agent under authority of such corporations.

The stockholders are individually liable to the corporation's creditors to extent fixed by statute under which the company is incorporated. Usually they are not made liable beyond the amount of stock held by them.

Suits By and Against.—A corporation may be plaintiff or defendant in a suit at law or in equity. The notice or summons is served upon any of the executive officers.

Guaranteed Stock is stock upon which a certain dividend is guaranteed.

Watered Stock is stock issued to shareholders without any increase of the actual capital of the corporation. Sometimes the charter of a corporation forbids the declaring of a dividend exceeding a certain per cent of the par value of the stock. In this case the directors may find it desirable to "water" the stock, that is, issue additional shares. This increase in the number of shares of course reduces the percentage of dividend, although the same profit, in the aggregate, is secured to the stockholders.

Corporations of One State may do Business in Another.—As a general rule corporations organized under the laws of one State are privileged to do business in other States, and this fact is

taken advantage of by persons who desire to organize with a small paid up capital and wish to do business in a State that requires a large proportion of the capital to be paid up. For instance, a company can organize in Maine for \$100,000 on a paid up capital of \$25 and do business in a State that requires a large proportion of the capital stock of corporations organized therein to be paid up. This is why many corporations doing business in the large cities of Massachusetts, New York, etc., are organized under the laws of New Jersey.

Dissolution of Corporations.—Corporations are in theory immortal, but practically they can be terminated in various ways. If a corporation violates its charter, it loses the right to continue its existence. It may also be terminated by an act of the legislature when the law that created it has reserved the right to dissolve or to abolish it. A corporation limited as to time is of course dissolved at the expiration of such time.

When dissolved, the debts of the corporation must be paid out of the assets, and what remains beyond that is divided among the stockholders.

Land Granted to a Corporation reverts back to the grantor when it is no longer used for the purpose for which it was granted. If used for another purpose, or not used at all, the grantor can claim it as forfeited.

The Stock Exchange is a place where "stocks," or in other words, securities of governments, railroads and other corporations, are bought and sold. The London and New York stock exchanges are the chief associations of their kind in the world.

Stock exchanges perform a number of useful functions, only a few of which can be indicated here. The body of dealers find it convenient, if not necessary, to have a place where they may meet to transact business among themselves. Here they have the advantage of the latest intelligence, of the exchanges themselves, from all the leading associations of the same kind throughout the world. The result is that, owing to the keen competition of the buyers and sellers, prices are promptly adjusted to existing conditions of supply and demand, and excessive and ruinous fluctuations in the prices of securities are thus obviated. The declaration of a good or bad dividend on mining or railroad shares, the report of an increase or decrease in the output or traffic in the concern often brings about an undue exaltation or depreciation in the market value of its securities. The stockholder or dealer in the case of an undue confi-

dence sells his shares freely, and thus arrests the rise. In case of an irrational panic he buys largely and thus arrests a fall.

The original cost of a seat in the New York Stock Exchange was \$400. Prices now range from \$50,000 to \$80,000 per seat.

Trusts.—A trust, strictly speaking, is an organization for the control of several corporations under one direction, usually effected by the device of a transfer, by the stockholders in each of the corporations concerned, of at least a majority of the stock to a central committee, or board of trustees, which issues in return, to such stockholders, respectively, certificates showing in effect that although they have parted with their stock and the consequent voting power, they are still entitled to dividends, or to their share in the profits.

The word "trust," however, has come to have a much broader application, and as now commonly understood means "any consolidation, combine, pool, or agreement of two or more competing concerns, which establishes a limited monopoly, with power to fix prices or rates in any industry or group of industries."

National and State laws have recently been passed making some of the more objectionable forms of trusts unlawful and subjecting the others to State supervision and control.

Form of Application for Incorporating

STATE OF ILLINOIS, }
City of Springfield, } ss.

To ———, Secretary of State:

We, the undersigned, Chas. Williams, Walter Baker, and Howard Calhoun, propose to form a corporation under an act of the General Assembly of the State of Illinois, entitled "An Act Concerning Corporations," approved April 18, 1872, and all acts amendatory thereof, and that for the purpose of such organization we hereby state as follows, to-wit:

1. The name of such corporation is the Springfield Glove Manufacturing Company.
2. The object for which it is formed is to carry on the business of manufacturing gloves in all its branches, and to sell the product so manufactured.
3. The capital stock shall be Three Hundred Thousand (\$300,000) Dollars.
4. The amount of each share is One Hundred (\$100) Dollars.
5. The number of shares three thousand (3,000).
6. The location of the principal office is in Springfield, State of Illinois.
7. The duration of the corporation shall be seventy (70) years.

CHAS. WILLIAMS,
WALTER BAKER,
HOWARD CALHOUN.

The document must bear the following:

Indorsement on the Back

STATE OF ILLINOIS, }
City of Springfield, } ss.

I, Charles Phillips, a notary public in and for the said city of Springfield, and State aforesaid, do hereby certify that on this 15th day of March, A. D. 19—, personally appeared before me Chas. Williams, Walter Baker,* and Howard Calhoun, to me personally known to be the same persons who executed the foregoing statement, and severally acknowledged that they executed the same for the purposes therein set forth.

In witness whereof, I have hereunto set my hand and seal the day and year above written.

CHARLES PHILLIPS,
Notary Public.

DEEDS

A Deed is an instrument in writing and under seal, whereby real estate or some interest therein is conveyed.

The Seal required by the common law consists of an impression upon wax, wafer or other tenacious substance, but in some of the States a scroll or circle made with a pen around the word seal or in place of the seal is sufficient. In some States no seal is required except in case of deeds by corporations.

Names of Parties.—The maker of the deed is called the *grantor*, the party to whom it is delivered the *grantee*.

Requisites of a Valid Deed.—1. Competent parties. 2. Consideration. 3. The deed must be reduced to writing. 4. It must be duly executed and delivered. If signed by an agent or attorney, the seal should be that of the principal, and the authority of the agent to use the seal should itself be under seal. To be effective against third parties it must be duly acknowledged and recorded. (See *Acknowledgments*.)

The Consideration on which the deed is based may be either *good* (as for love and affection), or *valuable* (as for money or other property). It is customary, though not necessary, to mention some nominal sum, as one dollar even when no money price is paid.

The Property to be conveyed should be described by boundaries as minutely as possible.

When Wife Must Join.—If the wife's dower or homestead is to be released, she must join with the husband in the deed. A husband and wife may, by a joint deed, convey the real estate

of the wife; and in some of the States her acknowledgment must be taken apart from her husband. (See *Acknowledgments*.)

Acknowledgment.—The mode and effect of an acknowledgment or of a deed is governed by the law of the State where the land lies, and not by that of the place where the acknowledgment is taken. Where the deed is executed by an attorney in fact, it is customary to have the power of attorney acknowledged by the principal and the deed acknowledged by the attorney.

Separate Acknowledgment by wife is required in Alaska, Arkansas, Delaware, District of Columbia, Florida, Georgia, Idaho, Kentucky, Louisiana, Montana, Nevada, New Jersey, North Carolina, Oregon, Pennsylvania, South Carolina, Tennessee, and Texas.

Witnesses.—It is always best that the execution of the deed should be witnessed, even though not required by statute. A witness should have no interest in the deed. Therefore a wife is not a proper witness of a deed to her husband. *One witness* to the execution of deeds is required in District of Columbia, Maine, Maryland, Nebraska, New Jersey, Oklahoma, Utah, Wyoming. *Two witnesses* to the execution of deeds are required in Arkansas, Connecticut, Florida, Georgia, Louisiana, Michigan, Minnesota, New Hampshire, Ohio, Oregon, South Carolina, Texas, Vermont, and Wisconsin. If witnesses die, proof of their handwriting will be admitted; if this cannot be obtained, proof of the grantor's handwriting is sufficient.

The Estate Passes upon the actual delivery of the deed. If it is retained until the grantor's death, it becomes void and of no effect. But where it is delivered to a third person to transfer to the grantee upon the happening of some event, as the death of the grantor, the estate will pass upon that final delivery. Such a deed is called an *escrow*.

Recording.—The object of the public recording of a deed is not to give validity as between the grantor and grantee, but to protect the grantee against subsequent *bona fide* purchasers or mortgagees, and against the grantor's creditors.

Summary.—Deeds should be signed, sealed, witnessed, acknowledged, delivered, and recorded.

Caution.—Do not purchase real estate without first carefully examining the title, and always procure an abstract of title before advancing money or signing contract for purchase of property.

DIFFERENT KINDS OF DEEDS

A Warranty Deed is so called because the grantor covenants to warrant and defend lands mentioned against all persons, and to the extent specified.

A General Warranty covenants and warrants against all persons whosoever.

A Special Warranty covenants and warrants only against one person, his heirs and those claiming under him.

A Quit Claim Deed is one which conveys all the interest which the grantor possesses, whatever it may be, in the lands specified, without containing any warrants. By it the grantor merely *quit claims* any interest he may have, but does not warrant his title.

A Trust Deed conveys property to persons to hold for the use of some other person who is entitled to the proceeds, title, or use of the property.

Tax Deeds are made by a public officer after sale of the land for non-payment of taxes. They differ from common deeds in that they do not *in themselves* transfer title. That is to say, any irregularity or illegality in the sale or other proceedings on which the deed is based will invalidate the deed itself. In many States the grantee of such a deed holds the property subject to the right of the owner to redeem it within a specified time, by paying taxes, costs and interest on the purchase money, at a fixed rate, greater than the usual rate of interest.

Deeds by Executors, Administrators, or Guardians generally contain no warranty; and every requisition of the law must be complied with to give a good title.

Forms of Deeds conveying land are prescribed by some States, and such form should generally be used.

Warranty Deed

THIS INDENTURE, made this *tenth day of April*, in the year of our Lord one thousand nine hundred and *eleven*, between *Howard Denman and Mary Denman, his wife*, of the village of *Bristol*, in the County of *Morgan*, State of *Ohio*, party of the first part, and *William A. Martin*, of the City of *Columbus*, in the County of *Franklin*, and State of *Ohio*, party of the second part,

Witnesseth, That the said party of the first part, for and in consideration of the sum of *Five Thousand (\$5,000) Dollars*, in hand, paid by the said party of the second part, the receipt whereof is hereby acknowledged, have granted, bargained, sold, remised, released, conveyed, aliened, and confirmed, and, by these presents, do grant, bargain, sell, remise, release, convey, alie , and

confirm unto the said party of the second part, and his heirs and assigns forever, all that certain piece, or parcel, of land situated and being in the Village of *Bristol*, County of *Morgan*, and State of *Ohio*, and described as follows, to wit:

The Northeast Quarter of Section Fifteen (15), in Township Twenty-eight (28), South of Range Nine (9), West of the Fourth Principal Meridian, containing One Hundred and Fifty acres by government survey.

Together with all and singular the hereditaments thereto belonging or in any way appertaining, *To Have and to Hold* the said premises as described, with the appurtenances, unto the said party of the second part, and to his heirs and assigns forever. And the said party of the first part, their heirs, executors, and administrators, do covenant, grant, bargain, and agree to and with the said party of the second part, his heirs and assigns, that at the time of the ensealing and delivery of these presents they are well-seized of the premises above conveyed, as of a good, sure, perfect, absolute, and indefeasible estate of inheritance in law, in fee simple, and have good right, full power and lawful authority to grant, bargain, sell, and convey the same in manner and form aforesaid; that they are free from all other grants, bargains, sales, liens, taxes, assessments, and encumbrances of what kind or nature whatsoever, and that they will, and their heirs, executors, and administrators shall *warrant and defend* the same against all lawful claims whatsoever.

In Witness Whereof, The said party of the first part *have* hereunto set *their* hands and seals the day and year first above written.

HOWARD DENMAN, [SEAL]

MARY DENMAN. [SEAL]

Signed, sealed and delivered

in the presence of

H. R. MOYER.

B. J. SLICK.

[*To be duly acknowledged and recorded.*]

Quit Claim Deed

THIS INDENTURE, made the first of March, in the year of our Lord one thousand nine hundred and eleven, *between* James R. Ward and Louise L. Ward, his wife, of Hastings, Barry County, State of Michigan, parties of the first part, and Myer A. Walker, of Richland, County of Kalamazoo, State of Michigan, party of the second part,

Witnesseth, That the said parties of the first part, for and in consideration of the sum of One Dollar to them in hand paid by the party of the second part, the receipt whereof is hereby confessed and acknowledged, do, by these presents, grant, bargain, sell, remise, release, and forever *quit claim* unto the party of the second part, and to his heirs and assigns forever, all that certain piece, or parcel, of land situated and being in the County of Barry and State of Michigan, and described as follows, to-wit:

The Southwest quarter of Section Number Nine, in Township Number Three, South of Range Number Five, West, containing One Hundred and Fifty Acres of Land, be the same more or less. *Together* with all and singular the hereditaments and appurtenances thereto belonging, or in anywise appertaining. *To Have and to Hold* the said premises, as above described, to the said party of the

second part, and to his heirs and assigns, to the sole and only proper use and benefit of the said party of the second part, his heirs and assigns, forever.

In Witness Whereof, The said parties of the first part have hereunto set their hands and seals the day and year first above written.

JAMES R. WARD, [SEAL]

LOUISE L. WARD. [SEAL]

Signed, sealed, and delivered

in the presence of

WALTER R. WING,

CHAS. COMMONS.

[*To be duly acknowledged and recorded.*]

EMPLOYER AND EMPLOYEE

RELATIVE RIGHTS AND OBLIGATIONS OF

An Agreement to work for another is a very common kind of contract in business life. (See *Contracts*.)

There are two general kinds:

1. To do some particular thing.
2. To do whatever the employer may direct.

Brokers, commission merchants, lawyers, tradesmen and many others belong to the first class; clerks and all others employed to do general work belong to the second class.

The act of employing in both classes is a contract in which each party agrees to do a certain thing.

The Compensation.—All agreements to employ contain a promise to pay for the services rendered, which promise is either expressed or implied.

When services are requested there is always an implied promise to pay what they are worth, that is to say, the price usually paid by others for such services.

Employee's Agreement.—The person employed to do a certain work must fulfill his agreement, but he need not do anything else. It is an implied part of every agreement to render services that the work will be done with ordinary skill, care and diligence. A failure in this makes the employee forfeit his compensation, no matter how much he has done. If another does the work, the party to the agreement is in all respects responsible for the work done.

Loss or Injury.—When one has another's property in his possession he is expected to take all possible care of it; if through his carelessness it is lost or injured the careless one is not only

not entitled to any compensation for what work he has done, but must compensate the owner for his loss or injury. For losses occasioned otherwise he is not responsible. (See *Bailments*.)

Length of Employment.—Where in the second class a person is employed to perform a certain class of duties, *the time for which he is hired is an important element*, whether that time be a day, a week, a month, a year or longer. When no time of service is specified, the time when payment is made will indicate the length of employment. Thus, if a clerk, messenger, etc., is hired for no fixed time, but at so many dollars a week, or a month, it is a hiring for a week or a month, respectively. If the work continues the next week or month in the same manner, it is a new contract on the same terms.

Discharge of Employee.—An employee may be discharged at the end of his time without any cause or previous notice. If hired at so much per week and for no definite time he may be discharged at the end of any week, or even during the week, and he has no right to insist upon working after he is discharged. If, however, the discharge is without good cause, i. e., if the work is all right, he is entitled to payment for the whole period. If, on the other hand, there was good reason for the discharge, arising from his own fault, he is entitled to no pay for any of that period.

Leaving Services.—An employee can leave at the end of the time without giving notice. But if he leaves before the expiration of the time he is entitled to no pay for that period, no matter how much of the time he has worked.

Thus, if he agreed to stay a month and left at the end of three weeks he would be entitled to nothing. The general rule applies here as elsewhere. *Each party must keep his part of the contract if the other does, but need not if the other does not.* (See *Contracts*.)

GUARANTY

A Guaranty is a promise or undertaking to pay the debt of another in case the latter does not pay it.

Names of Parties.—The person who makes the promise is called the *guarantor*, the person in whose behalf the promise is made, the *principal*, and the person to whom the promise is made, the *guarantee*.

Who are Guarantors.—Every surety is a guarantor, and every indorser of a negotiable instrument is in fact a guarantor, but with peculiar rights and duties not known to common guarantors. (See *Negotiable Notes*.)

Consideration.—Like every other binding promise a guaranty must be founded upon a good consideration, but it is sufficient, however, if the person for whom the guarantor becomes surety receives a benefit, or the person to whom the guaranty is given suffer inconvenience, as an inducement to the surety to become guarantor for the principal.

Must be in Writing.—Being a promise to pay a debt of another, a guaranty is required to be in writing (see *Contracts*). But where one who promises to pay the debt of another receives therefor an independent consideration, the promise is deemed a promise to pay his own debt, and need not be in writing. Thus, if two parties go together into a shop or warehouse, and upon one selecting and giving an order for goods, the other engages verbally to pay for those goods in case the other does not, in whatever form of words that promise is given, he is not bound by it—it must be reduced to writing and signed by the guarantor. But if the guarantor tells the merchant that he will be responsible for goods purchased by the other and assents to having the goods charged to himself, the promise need not be in writing to bind the guarantor.

Any Material Change in the extent, terms, or character of the principal's liability discharges the guarantor, even though the change be in no way injurious to him. He may assent to it, however, and will then be liable.

Where there are several guarantors, and one of them is obliged to pay the debt, he can look to the others for their proportion.

Indemnity.—A guarantor ought to take care to be indemnified against loss, in the event of being called on to pay the debt. With this view indemnities are given (frequently, but not always or necessarily, by bond), holding harmless him who, under an undertaking to be responsible for the debt or engagements of another, becomes chargeable or liable for the debt.

Guaranty Companies.—There are companies which transact a guaranty or surety business, from whom, for a consideration, persons on assuming a place of financial responsibility where an indemnity bond is required, can obtain the necessary bond.

Guaranty for the Performance of a Contract

For a good and valuable consideration, by us received, we, the undersigned, do hereby guarantee a faithful compliance with the terms of the above (or within) agreement upon the part of the said contractor, Richard Unger.

Done at Elkhart, Elkhart County, State of Indiana, this 15th day of June, A. D. 1911.

WALTER HANKINS, {SEAL}
FRANK KLINE. {SEAL}

Signed, sealed, and delivered }
in the presence of }
WILLIAM LOWER,
CHARLES ANDREWS

Guaranty for the Purchase of a Horse

Omaha, Nebraska, January 2, 1911.

In consideration of One Hundred and Twenty-five Dollars for a black mare, I hereby guarantee her to be only five years old, sound, free from vice, and easy to ride or drive.

CHAS. HOWLAND.

[N. B.—*In this guaranty the seller will be held for all the defects in the animal at the time of sale. This is the safest way for one who is not an experienced judge of horses to purchase one.*]

Guaranty for a Debt Not Yet Incurred

Rochester, N. Y., March 10, 1911.

MESSRS. SANFORD & BARTH,
Buffalo.

GENTLEMEN: The bearer of this, Mr. R. J. Walker, of this city, is on the point of visiting your city for the purpose of buying goods, and desires articles in your line. He is considered worth some thirty thousand dollars, and such is our confidence in his ability and integrity, that we hereby guarantee the payment of any bills which he may make with you during this year, to an amount not exceeding five thousand dollars.

Yours respectfully,

WILLIAMS & RYAN.

Guaranty of a Debt Already Incurred

Reading, Pa., June 9, 1911.

THE PITTSBURG MANUFACTURING CO.,
Pittsburg.

GENTLEMEN: In consideration of One Dollar, paid by yourselves, the receipt of which is hereby acknowledged, I guarantee that the debt of three hundred dollars, now owing to you by Henry Wilcox, shall be paid at maturity.

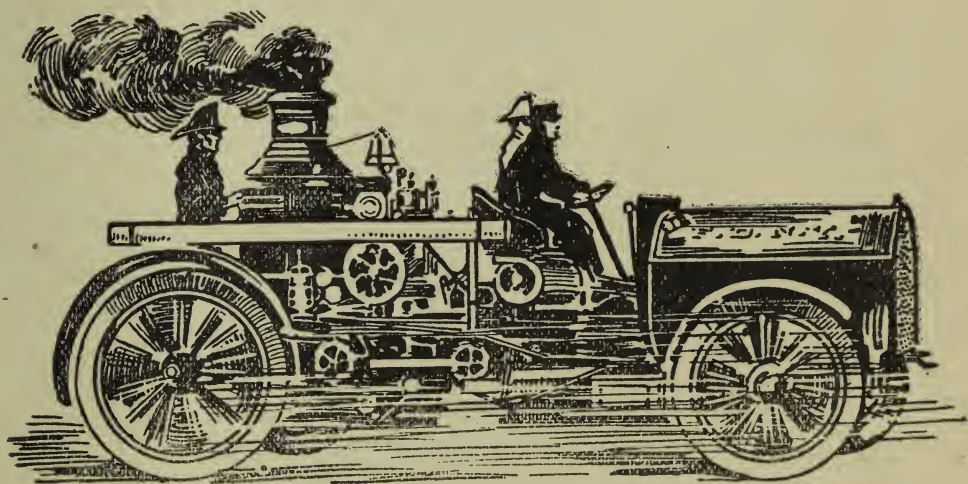
Yours truly,

CHAS. SUNDERLAND.

Definitions.—Terms Employed.—Insurance is a contract by which one of the parties, called the *insurer*, binds himself to the other, called the *insured*, to pay him a sum of money or otherwise indemnify him in case of the happening of a fortuitous event, provided for in a general or special manner in the contract, in consideration of a certain sum of money called a *premium*, which the latter pays or binds himself to pay him.

The Instrument of writing by which the contract is made is called a *policy*, the events or causes to be insured against *risks* or *perils*, and the thing insured the *subject-matter* or *insurable interest*.

Kinds of Insurance.—Insurance is divided generally into three kinds: *fire*, *marine*, and *life*—the last including *accident* insurance as a branch.



FIRE INSURANCE

Fire Insurance includes all undertakings to indemnify the insured against losses by fire, whether upon buildings, ships, or the goods and stock contained therein, or live stock.

What Property may be Insured.—Every kind of property may become the subject of insurance, unless, from motives of public policy, it has been prohibited by law. Insurances are most commonly made on buildings, goods, merchandise, freight, bottomry, loans, profits and commissions.

Who may Insure.—A person in order to secure a valid policy must have an interest in the property insured. It is not neces-

sary, however, that a person should be the owner of the whole or a part of the property in order to enable him to effect an insurance thereon. It is sufficient if he is directly interested in its safety. A person, therefore, has an insurable interest in any property when he is so circumstanced with respect to it, that its loss will be prejudicial to him.

Increasing Risk.—The amount of premium is based upon the degree of danger there is of fire. The insured must, therefore, not increase the risk; if he does the policy becomes void. No change should be made without notifying the insurance company and obtaining its consent.

Changes made after the policy is issued, for which the insured is not responsible, will not affect the contract.

Conditions in the Policy.—All policies contain certain additional agreements, such as: that no gunpowder or gasoline shall be kept on the premises insured; that they shall not become vacant, or that if any other insurance is added the company be notified.

Misrepresentations on the part of the owner as to the character of the property or the danger to which it may be exposed make the policy void.

Negligence.—A fire caused by negligence does not exempt the company from paying the loss, unless the negligence is so great as to be criminal or to indicate fraud.

Proof of Loss.—In order to recover amount of insurance the insured, after the loss of property by fire, must prove the quantity and value of the goods so lost, and also the injury sustained on goods not burned by reason of water used in attempting to extinguish the fire, and must make such affidavits and produce such certificates as the terms of the policy require, and cause the same to be filed in the office of the company within the time specified in the policy of insurance.

Amount Paid.—The amount to be paid in fire insurance is the amount of the loss, unless the loss exceeds the amount of the policy. The company never pays more than the policy. Thus if the policy is for \$3,000 and the loss is \$300, it pays \$300 and the policy becomes \$2,700. If the policy is \$5,000 and the loss \$6,000, the company pays only the \$5,000 and the policy is discharged.

Valuation is sometimes made in policies upon chattels of uncertain value, as books, plate, or works of art, and if a loss happens the insured is entitled only to actual indemnity

Rebuilding.—Insurers against fire usually stipulate that they may rebuild or repair the premises insured, if they prefer, and they frequently avail themselves of the right.

Transfer of Policy.—A policy of insurance is not negotiable; yet if it is transferred for value in good faith, the transfer may be so far valid as to give the assignee a right to sue, subject to any equitable defenses which could be made against the insured.

The insurance policy does not go with the property when sold, but must be conveyed separately with the consent of the company.

Fire Insurance Policy—The Main Clause

No. 420,745.

\$5,000.

The Hartford Fire Insurance Company, of Hartford,

In consideration of forty dollars, do insure Chas. A. Barrows against loss or damage by fire to the mount of five thousand dollars as follows:

On certain books, engravings, steel and copper plates, and other merchandise now contained in the building at No. 425 Lincoln Street, Boston.

And the said company hereby agree to make good unto the assured, his executors, administrators, and assigns, all such immediate loss or damage (not exceeding in amount the sum insured) as shall happen by fire to the property above specified, from the 15th day of January, 1916, at noon, to the 15th day of January, 1917, at noon, the amount of such loss and damage to be proven and paid, or made good according to the following terms and conditions:

(Here follow ordinarily a large number of additional clauses.)

In witness whereof we have caused this policy to be attested by the president and secretary of the company the 10th day of January, 1916.

WM. R. STANFORD,
Secretary.

WALTER E. CLARKE,
President.

[SEAL]

Renewal of Fire Insurance

Hartford, Conn., January 15, 1917.

The Hartford Insurance Company,

Do insure Chas. A. Barrows, in consideration of forty dollars, being the premium on five thousand dollars; this being a renewal of policy No. 420,745, which is hereby continued in force for one year to wit, from January 15, 1917, to January 15, 1918, at noon.

WILLIAM R. STANFORD,
Secretary.

WALTER E. CLARKE,
President.

[SEAL]

Assignment of Policy

Know all Men by These Presents, That I, the within named Chas. A. Barrows, for and in consideration of the sum of Fifty Dollars, to me paid by Charles Dana, of Boston (the receipt whereof is hereby acknowledged), have granted, sold, assigned, transferred, and set over, and by these presents I do absolutely grant, sell, assign, transfer, and set over to him, the said Charles Dana, all my right, property, interest, claim, and demand in and

to the within policy of insurance, which have already arisen, or which may hereafter arise thereon, with full power to use my name so far as may be necessary to enable him fully to avail himself of the interest herein assigned, or hereby intended to be assigned. The conveyance herein made, and the powers hereby given, are for myself and my legal representatives to said Charles Dana and his legal representatives.

In testimony whereof, I have hereunto set my hand and seal, this tenth day of May, A. D. 1912.

CHARLES A. BARROWS. [SEAL]

Executed and delivered in the }
presence of }
WILLIAM SPENCER.

MARINE INSURANCE

Marine Insurance is a contract to pay the owner of a ship and its cargo certain portions of his loss, if it is damaged or destroyed while at sea.

The **Premium** is often paid by a series of notes called *premium notes*. The policy is valid whether the notes are paid or not.

The **Amount** of the policy may be any fixed sum, namely, the loss the company shall be responsible for. The amount to be paid is that proportion of the loss which the amount of the policy bears to the value of the property. Hence the company does not pay the whole of the loss unless the policy equals the value of the property.

If property is insured to only half its value the company pays only one-half the loss.

If policies have been obtained in several companies each company pays its proportion of the loss in the same proportion as though it were the only company. Whether there are one or many policies the amount to be paid by any one company is found by the following proportion: As the value of the property is to the amount of its policy, so is the amount of the loss to the share it must pay.

A **Time Policy** is one framed to cover possible loss within a specified time. This may be a year or certain months of a year. Other policies cover only the risk in a certain voyage.

When the insurance is for a certain voyage, the place of sailing and that which is to be the termination of the voyage must be specified, and the voyage must be by the ordinary course from the one port to the other unless deviation is allowed by the terms of the policy. If the vessel does not enter upon the contemplated voyage the premium need not be paid, and if paid must be returned.

Risk Assumed.—The risk provided against is not only that of fire, but also the other extraordinary perils attending a sea voyage, such as the perils of the sea, piracy, general average and salvage. *General average* is the loss of goods occasioned by throwing overboard a part of the cargo in order to save the vessel during a storm. *Salvage* is a compensation seamen obtain for saving property they find abandoned at sea.

Ownership.—Since goods are often sold after being insured, the consent of the company should be secured to make the insurance valid. This may be obviated by making the policy “for the benefit of whom it may concern at the time of the loss.” Then the policy remains in force no matter who owns the goods.

Valued Policy.—The place for the valuation of the property is sometimes left blank. In that case the value must be determined at the time of the loss. But often the value is inserted; then that value is controlling for both parties. It is then called a *valued policy*. If in the policy the goods are valued at \$500 and the loss is \$250, the company pays only \$250. If the loss had been \$500 the company would have paid the whole loss. A *full insurance* is when value of property and value of policy are equal.

Seaworthiness.—It is taken for granted that a vessel to be insured is *seaworthy*. The person insured, not the company, must take the risk. If the vessel proves to be not seaworthy the insurance is void, though both the insured and insurers were not aware of it.

Lost or Not Lost.—These words in a policy have reference to the insurance of property on sea when neither the owner nor the company know whether it is already lost or not. The company take the risk, also, and will pay the loss at the time the contract is made.

Abandonment.—If property is wholly lost the company pays the whole amount of its policy. If the partial loss be less than half the value of the property the company pays its due proportion of the loss. But if the loss is partial, but amounts to more than half the property in value, its owner has the right to give up to the company what remains, and claim the full amount of the policy. This is called the right of *abandonment*. If the words “without right of abandonment” are in the policy the company can refuse to take the property.

LIFE INSURANCE

Life Insurance is a contract to pay a certain sum of money on the death of a certain person or when he reaches a certain age.

A Whole-life Policy is an agreement to pay a certain sum to the representatives of the insured mentioned therein on his death.

An Endowment Policy is an agreement to pay a certain sum to the insured at the end of a fixed term, or to his representatives on his death, should that happen before the end of the term.

Principles Governing.—Life insurance is governed by the same legal principles, so far as they are applicable, as other kinds of insurance. Any fraud or deceit in obtaining a policy, or misrepresentation of essential facts, will render it void.

Insurable Interest.—Any person can insure the life of another upon whom he or she is dependent for support, or in the continuance of whose life he or she has an adequate pecuniary interest, and a wife is always held to have an insurable interest in the life of her husband.

The consent of the person whose life is insured must be obtained to a policy issued in favor of a third party.

If there is no insurable interest the contract is void, as being a wager policy.

Restrictions are usually imposed by the company, such as to travel only within certain limits, or not to engage in hazardous employments. In such cases, if the insured desires to overstep the restrictions, permission must be obtained from the company.

Assigning Policy.—Life insurance policies are assignable. The policy itself usually specifies the way in which the transfer must be made.

Indorsed Assignment

I, the undersigned Chas. N. Milton, insured by the within policy issued by the Occident Life Insurance Company, in consideration of one dollar to me in hand paid by Clarence Dorr, and for other good and sufficient consideration, do hereby assign and transfer to the said Clarence Dorr, the said within policy, together with all the right, title, interest, and claim which I now have or hereafter may have, in, to, or under the same.

Witness my hand and seal this first day of October, A. D. 1911.

CHAS. N. MILTON. {SEAL}

Executed in the presence of }
EDWARD EVERETT. }

Mortality Table. Following is the table recognized by insurance companies in the United States showing the expectation of life of persons from birth to ninety-five years. It is used in ascertaining the value of life estates. It is accepted by courts as evidence in fixing such value. It is used also in ascertaining the pecuniary loss in case of death by negligence.

EXPECTATION OF LIFE.

Age	Expectation in years.	Age	Expectation in years	Age	Expectation in years	Age	Expectation in years	Age	Expectation in years
0	29.17	20	41.50	40	27.75	60	15.45	80	5.85
1	37.78	21	40.75	41	27.00	61	14.86	81	5.50
2	39.82	22	40.00	42	26.50	62	14.26	82	5.16
3	45.04	23	39.50	43	25.75	63	13.66	83	4.87
4	45.78	24	38.75	44	25.25	64	13.05	84	4.66
5	45.92	25	38.00	45	24.50	65	12.43	85	4.57
6	45.78	26	37.25	46	24.00	66	11.96	86	4.21
7	45.96	27	36.50	47	23.25	67	11.48	87	3.90
8	46.10	28	35.75	48	22.50	68	11.01	88	3.67
9	50.00	29	29.35	49	22.00	69	10.50	89	3.56
10	49.00	30	34.25	50	21.25	70	10.06	90	3.43
11	48.00	31	33.75	51	20.61	71	9.60	91	3.32
12	47.25	32	33.00	52	20.05	72	9.14	92	3.12
13	46.50	33	32.50	53	19.49	73	8.69	93	2.40
14	45.75	34	31.75	54	18.92	74	8.25	94	1.98
15	45.90	35	31.00	55	18.35	75	7.83	95	1.62
16	44.25	36	30.50	56	17.78	76	7.40		
17	43.50	37	29.75	57	17.20	77	6.99		
18	43.00	38	29.00	58	16.63	78	6.59		
19	42.25	39	28.25	59	16.04	79	6.21		

ACCIDENT AND CASUALTY INSURANCE

Accident and Casualty insurance provides indemnity, not only against loss or injury from personal accident, but also against loss from various fortuitous happenings.

Accident Insurance, as applied to the death or injury of persons, usually provides for a stipulated sum to be paid on the death by accident of the insured and a specific indemnity for the loss of one or both eyes, one or both hands, or one or both feet, while by the addition of about one-fifth to the ordinary premium rate double indemnity is promised for death or disabling injury while riding upon railways and other public conveyances. Some companies stipulate to pay, besides the usual indemnity in case of accidental death, a weekly benefit for a partially disabling accident.

Casualty Insurance covers losses by fortuitous happenings in many kinds of business. There are companies which insure against elevator accidents, breakage of plate glass, loss through dishonest employees, liability of employers for accidents to those in their employ, accidents to steam boilers, etc.

LANDLORD AND TENANT

LEASES

Leases are contracts by which one party, called the *lessor* or landlord, gives to a second party, called the *lessee* or tenant, possession of land or other real estate for a fixed period of time, receiving in return for the use, possession and profit thereof a fixed compensation called the *rent*.

Duration.—A lease may be *for life*, *by sufferance*, or *for a term of years*.

A Lease for Life terminates with the death of the lessee or tenant or any person specified as such in the lease.

A Lease by Sufferance of the landlord exists when a lease for a term of years has expired and the tenant is allowed to remain in possession. Such possession may be terminated without notice.

A Lease at Will is one which exists only during the will of the landlord and may terminate at the will of either party, as the rights of possession on the part of the landlord or the rights of abandonment on the part of the tenant may justify, or by the death of either party.

A Lease for a Term of Years begins and ends at a certain specified date. Under the latter the tenant possesses greater privileges than under either of the former. When the number of years is not mentioned it is construed to mean not less than two.

Written or Unwritten.—Leases for a term of more than one year, in most of the States, must be in writing, and in some States must be executed, acknowledged and recorded in the same manner as deeds, otherwise they are invalid as against third parties without notice.

Essential Specifications in a written lease are: *dates*, *names*, *rent*, *description*.

The Date fixes the beginning of the lease. Where no date is mentioned the time commences ordinarily with the delivery of the lease. This, however, is not always conclusive if another date can be proven.

Names.—The law recognizes only one Christian name and the surname. If a party assumes a false name he is nevertheless responsible. The landlord deals with the *man*, not with the name.

The Rent.—Rents may be payable in other valuables besides money; the amount should, however, always be stated. If not

stated, the law will allow the landlord what the use of the premises is reasonably worth.

Description of Premises.—The lease must describe the premises. It need not be in full detail; any general description that will identify the property is sufficient. The parts and appurtenances that ordinarily belong to such premises are included.

Who Cannot Give a Lease.—A husband cannot make a lease which will bind his wife's property after his death. A guardian cannot give a lease extending beyond a minor's majority which the minor cannot annul if he wishes, but if he does not annul it the tenant is bound by it. Under the common law a married woman cannot lease her property, but under the statutes of most States she can. A special statute supersedes the common law.

A minor cannot make a valid lease, but can become a tenant. Students under age hiring rooms come under this class.

Rights of Landlord

Subletting and Assigning Lease.—The landlord can prohibit his tenant from subletting the premises, or any part of them, or from assigning the lease, by stating the prohibition in a special clause of the same.

Tenant Breaking the Condition.—If the tenant has broken the condition of the lease by subletting the premises, the landlord, if he accepts the rent due, cannot remove the tenant.

Right to Inspect Premises —The landlord has the right to enter upon the premises to ascertain whether there is any waste or injury done, after first giving notice of his intention.

Making Repairs.—Unless expressly covenanted, the landlord is not obliged to make the necessary repairs. If a tenant wishes his landlord to make special repairs during the term he must stipulate for the same in the lease. But if the landlord does agree to make all necessary repairs and fails to do so, even that does not relieve the tenant from paying rent.

Notice to Quit.—In case of a tenant at will, or one who holds over after the expiration of his lease with the consent of the landlord, a notice to quit is necessary to compel him to give up his possession. This notice must, as a general rule, be given at a date before some "rent day," and distant from it by the usual period at which rent is payable. Thus, if it is payable monthly, there should be a month's notice ending on the day when the rent is payable. If the rent is in arrears, only a brief notice is

required. In most of the States this is fixed at from five to fourteen days. Such notice need not be made to end upon the day when rent is payable.

Refusal to Vacate.—If a tenant refuses to vacate the premises after the termination of his lease, from any cause, the proper and safest way for the landlord, as well as the cheapest, is to get him out by process of law, or by a sealed lease to a third party, who can legally claim possession.

Rights of Tenant

Some of the rights of tenants are embodied in the above statements of the rights of the landlord.

To What a Tenant is Entitled.—In taking possession of the premises the tenant is entitled to all the privileges and appurtenances to the property in all their details without being expressed in the lease.

Sale of Property.—The landlord has no right to interfere with the tenant's rights by selling the property. Such sale must be made subject to the rights of the tenant.

The Right to Sublet.—A tenant can sublet the rented premises or any part of them, unless expressly prohibited from doing so by the terms of the lease. He, however, remains responsible to his landlord, unless the latter accepts such third party as his tenant in place of the former and releases him in writing.

Lease Assignable.—A tenant's lease is always assignable unless it contains restrictions to the contrary. Such an assignment, however, to be fully legal must be under seal. The assignment may be for a part or the whole of the original term, but if for less than the original term, then it is properly subletting.

The Subtenant.—The subtenant bears no relation to the original landlord and is not responsible to him for rent. The tenant from whom he has rented is his only landlord. In the case of an assignment of the lease the new tenant becomes the tenant of the original landlord and must pay him the rent.

Repairs.—A tenant cannot make repairs upon the property rented and deduct the amount paid out from the rent, for that would be in effect compelling the landlord to do it.

Making Improvements.—For improvements that become part of the premises, or such as cannot be removed without injury to the same, the tenant can claim no allowance from the landlord; but a tenant may remove from rented property articles which he has placed for use in some trade, such as steam engines or

other machines, or even buildings erected for the same purpose, or articles for domestic use, such as furnaces, shelves, gas fixtures, etc. Of course his personal property a tenant can remove any time at pleasure.

Right to Quit.—Where the renting is for a definite time no notice from either party to the other is necessary, as the landlord has the immediate right of possession as soon as the time expires; so the tenant has also the right to vacate at that time without giving notice to the landlord. Where, however, no limit of time is set a notice from either party is required of six months' time or less.

Payment of Taxes.—Where the tenant is to pay the taxes on the property he occupies it must be distinctly stated in the lease, as a verbal promise is of no effect.

A Recorded Lease.—If a lease for three or more years is acknowledged and recorded in the recorder's office, then the leased property cannot be secretly or fraudulently conveyed during that time.

Effects of Mortgage.—If after renting the landlord should mortgage the property, the mortgagee's rights would be subject to those of the tenant, and a sale or foreclosure could not disturb the tenant's possession.

Duties of the Landlord

1. It is the landlord's duty to see to it that his tenant has the quiet enjoyment of the premises and is not disturbed by any one having a better title to the same than the landlord.

2. The landlord must not render the tenant's occupation uncomfortable by erecting anything like a nuisance on or near the premises.

3. If not otherwise provided for in the lease, it is the landlord's duty to pay the taxes, ground rent, or interest on a mortgage that may exist.

4. The landlord is not bound to make repairs or allow the tenant for repairs which he may make unless especially agreed for in advance and so stated in the lease.

Duties of the Tenant

1. The tenant must take such care of the premises that others may not be injured by any neglect of any part of it.

2. The chief duty of the tenant is to pay rent. If no time for his possession is fixed, then he is only obliged to pay for the time

he has occupied; but if under any agreement for a certain term he will have to pay for that term.

3. He is expected to keep the premises wind and water tight and repair all damages made or suffered by him. Natural wear and tear he need not make good.

4. The tenant is obliged to return the premises to his landlord at the end of his term undiminished in value by any willful or negligent act of his. This requires him to replace broken doors or windows, or such other articles as may have been broken by use, neglect or accident.

Lease for Renting a House—Short Form

This instrument, made the first day of April, 1911, witnesseth, that I have this day let and rented unto Charles Waters my house and premises, No. 430 Lincoln Ave., in the City of Aurora and State of Illinois, with the sole and uninterrupted use and occupation thereof for one year, to commence the first day of May next, at the monthly rental of twenty-five dollars, payable in advance.

Witness my hand and seal.

JACOB BINDER. [SEAL]

Lease for Renting a House—Long Form

This Indenture, made the 20th day of May, 1911, between William B. Clark, of Chicago, State of Illinois, of the first part, and James L. Holmes, of the same place, of the second part,

Witnesseth, That the party of the first part has hereby let and rented to the party of the second part, and the party of the second part has hereby hired and taken from the party of the first part, the ground floor, cellar, and second story of the premises known as 4244 Indiana Ave., in the City of Chicago, with the appurtenances, for the term of three years, to commence the first day of June, 1911 at the yearly rental of nine hundred dollars (\$900), payable in equal quarterly payments on the usual quarter days in each year.

And it is agreed that if any rent shall be due and unpaid, or if default shall be made in any of the covenants herein named, then it shall be lawful for the said party of the first part to re-enter the said premises and to remove all persons therefrom.

And the said party of the second part covenants to pay to the said party of the first part the said rent as herein specified and that at the expiration of the said term the said party of the second part will quit and surrender the premises in as good state and condition as reasonable use and wear thereof will permit, damages by the elements excepted; and the said party of the first part covenants that the said party of the second part on paying the said yearly rent and performing the covenants aforesaid shall and may peaceably and quietly have, hold, and enjoy the said demised premises for the term aforesaid.

In witness whereof the parties hereto have hereunto interchangeably set their hands,

WILLIAM B. CLARK,
JAMES L. HOLMES.

Landlord's Agreement

This certifies that I have let and rented, this first day of June 19—, unto Chas. Burrows my house and lot, No. 450 Taylor Street, in the City of St. Louis, State of Missouri, and its appurtenances; he to have the free and uninterrupted occupation thereof for one year from this date at the yearly rental of five hundred dollars, to be paid monthly in advance, rent to cease if destroyed by fire or otherwise made untenable.

HENRY BRANDON.

Tenant's Agreement

This certifies that I have hired and taken from Henry Brandon his house and lot, No. 450 Taylor St., in the City of St. Louis, State of Missouri, with appurtenances thereto belonging for one year, to commence this day, at a yearly rental of five hundred dollars, to be paid monthly in advance unless said house becomes untenable from fire or other causes, in which case rent ceases, and I further agree to give and yield said premises one year from this first day of June, 19—, in as good condition as now, ordinary wear and damage by the elements excepted.

Given under my hand this day, etc.

CHAS. BURROWS.

Landlord's Notice to Quit

TO CHAS. BURROWS.

SIR: Please observe that the term of one year for which the house and land situated at No. 450 Taylor St., and now occupied by yourself, were rented to you expired on the first day of June, 19—, and as I desire to repossess said premises you are hereby requested and required to vacate the same.

Respectfully yours,

HENRY BRANDON.

St. Louis, Mo., June 10, 19—.

Tenants Notice of Leaving

TO HENRY BRANDON.

SIR: The premises I now occupy as your tenant at No. 450 Taylor St. I shall vacate on the first day of July, 19—, you will please take notice accordingly.

Yours truly,

CHAS. BURROWS.

St. Louis, Mo., June 10, 19—.

FARM LEASES

While the foregoing laws are of general application to landlords and tenants, some additional features pertaining to farm leases demand special attention.

General Duties of Farm Tenants.—A tenant of a farm is bound without a special clause in the lease to cultivate the land, and generally so to manage all the affairs of the farm as good husbandry requires, and as is the custom in the vicinity.

Crops.—As a general rule when no time is specified at which the tenancy shall cease, the tenant is entitled to the so-called “away-going crops,” or crops of the present season, but when the time is fixed and certain the tenant is not entitled to such crops, because he knew when he sowed that he took the risk of getting his crops off before the termination of his term. It is also held that the tenant leaving is entitled only to the annual productions of the soil raised by his own labor, which does not include the permanent and natural products of the earth, such as trees, fruits of the orchard, natural grasses and the like. Local usages of the country are, however, largely taken into consideration here, and special statutes of the States may vary greatly in this respect.

Manure.—It is a general law that manure upon a leased farm cannot be removed by the outgoing tenant.

Fixtures.—The question as to what constitute fixtures on a farm is a broad one, and we can only say that respecting this the rules are liberal in favor of the tenant. It is stated in a general way that a tenant may sever and remove at any time all such fixtures of a chattel nature as he has himself erected or placed upon the rented premises for the purpose of *ornament, domestic convenience, or to carry on a certain trade*; such may be steam engines or other stationary machinery and buildings erected by him for such machinery.

Taxes.—The tenant in possession is generally considered as liable for the taxes, but without special agreement he is under no obligations to his landlord to pay the taxes, and if he does pay them so as to protect himself in the possession and free enjoyment of the premises he can deduct the amount from the rent and hold his landlord for any excess above the rent due him.

Good Advice.—No class of litigation is more intricate and technical than that of landlord and tenant. It should there-

more be avoided if possible. In order to do so have your lease carefully executed, specifying as far as possible all details of conditions, and then observe them carefully. If, however, any one, be he landlord or tenant, anticipates difficulty, then we advise him to secure the services of a competent lawyer to help him if possible to avert the litigation or to conduct it for him.

"Law and justice are two things which God has joined but man has put asunder."

Lease of a Farm

This Indenture, made this first day of March, 1911, between Chas. Ortland of the township of Lisle, County of Dupage, and State of Illinois, of the first part, and John Burgess, of the said township and county, of the second part,

Witnesseth, That the said Chas. Ortland, for and in consideration of the yearly rents and covenants hereinafter mentioned and reserved on the part and behalf of the said Chas. Ortland, his heirs, executors, and administrators to be paid, kept, and performed, hath demised, set, and to farm let, and by these presents doth demise, set, and to farm let unto the said John Burgess, his heirs and assigns, all that certain piece, parcel, or tract of land situated, lying, and being in the township of Lisle aforesaid, known as lot No. [description of farm here], now in the possession of John Hartman, containing three hundred acres, together with all buildings and improvements, to have and to hold the same unto the said John Burgess, his heirs, executors, and assigns, from the first day of May next, for and during the term of five years next ensuing, and fully to be complete and ended, yielding and paying for the same unto the said Chas. Ortland, his heirs and assigns, the yearly rent or sum of One Thousand Dollars on the first day of May in each and every year during the term aforesaid, and at the expiration of said term or sooner if determined upon, he the said John Burgess, his heirs or assigns, shall and will quietly and peacefully surrender and yield up said premises with the appurtenances unto the said Chas. Ortland, his heirs and assigns, in as good order and repair as the same are now, reasonable wear, tear, and casualties which may happen by fire or otherwise only excepted.

In witness whereof we have hereto set our hands and seals.

CHAS. ORTLAND, {SEAL}

JOHN BURGESS. {SEAL}

Signed, sealed, and delivered
in presence of
WILLIAM KLINE.

A Lease of Real Estate

This Indenture, made this third day of January, A. D. 1911, between William Caxton of the Town of Centralia, in the County of Marion and State of Illinois, of the first part, and Chas. Riley of the Town of Salem, in the county and State aforesaid, of the second part. Witnesseth, that the said William Caxton, for the consideration hereinafter named, hath demised, granted, and leased and doth by these presents hereby demise, grant, and lease unto the said Chas. Riley and his assigns Lots five (5) and six (6) in Block eight (8) of the original Town of Centralia, as shown by the plat of said town. Also the southeast quarter (S. E. $\frac{1}{4}$) of Section six (6), in Township ten (10)

Range seven (7), west of fourth Principal Meridian, and containing eighty (80) acres, according to government survey, together with all the privileges and appurtenances belonging thereto, to have and to hold the above described premises for and during the time of three years from the date hereof.

And the said Chas. Riley doth covenant and agree to pay the said William Caxton or his assigns the sum of Nine Hundred Dollars as yearly rent for said premises, in three equal payments of Three Hundred Dollars each, at the expiration of every four months from date, during the continuance of this lease.

In witness whereof the said parties have to this and one other instrument of the same tenor and date interchangeably set their hands and seals the day and year first above written.

WILLIAM CAXTON, [SEAL]
CHAS. RILEY. [SEAL]

Signed, sealed, and delivered
in presence of
JOHN WEIDMANN.

LICENSE

License is a special permission granted by a competent authority to a person or persons to carry on a certain trade or business, or to do certain acts, at a certain place, within a certain district, city, town, or village, on the payment of a special tax or premium for such privileges.

The trades, vocations and professions for which licenses are granted are of great variety. They are regulated by statutes and ordinances of city governments, which provide restrictions and fix penalties for violating the conditions of the license by misrepresentation or other fraudulent practice.

A license is liable to be recalled or canceled by the authorities who have issued the same, either in accordance with a fixed date or because of some violation by the licensed person.

Canvassers and Drummers are held not to be liable to payment of a peddler's license where they simply take orders from samples of goods or prospectuses of books, etc. But where they have the goods ready for delivery they come within the definition of peddlers and must obtain a license.

Government License to sell liquor, etc., strictly speaking, is not a license, but simply a receipt for special tax. It does not authorize the sale of liquors, etc., in violation of State laws or municipal regulations.

A license may be legally granted in mere words without writing, but in such cases the presence of a competent witness is required to substantiate the same.

The following forms may serve as general models and prove of service to some interested party.

License from the Government to Retail Liquors

\$20.00. Series of 1911. No. 307,850. United States stamp for special tax. Internal Revenue.

Received from William R. Howard the sum of Twenty Dollars for special tax on the business of retail liquor dealer, to be carried on at Cleveland, State of Ohio, for the periods represented by the coupon or coupons hereto attached.

.....
: U. S. REV. SEAL. :
.....

Dated at Cleveland, Ohio, June 10, 1911

CHAS. R. MORTEN,
Collector 1st Dist., State of Ohio.

Severe penalties are imposed for neglect or refusal to place and keep this stamp conspicuously in your establishment or place of business.

Form of Peddler's License

By authority of the City of Chicago, permission is hereby given to Wm O'Brien to peddle green fruit, numbered 450, from the date hereof until the first day of April next in said city, subject to the ordinances of said city in such cases made and provided and to revocation by the Mayor at any time at his discretion.

.....: Witness the hand of the Mayor of said city and
: CITY SEAL : the corporate seal thereof, this fifteenth day of April,
.....: 1911.

CARTER H. HARRISON, Mayor.

Attest. ———, City Clerk.

On the back of the license is printed the following:

LICENSE 450.

To PEDDLERS: Your attention is directed to the following section from the ordinance relating to peddlers.

Section 5. Any person who shall exercise the vocation of peddler by means of a wagon, cart, or other vehicle shall cause his name, together with the number of his license, to be painted on the outside of his vehicle, the letters and figures not less than one inch in length.

Any violation of this section shall subject the offender to a fine of not less than Five Dollars and not more than Fifty Dollars.

LIENS

A Lien is a hold upon or right to property to secure the payment of a debt or the discharge of an obligation; more specifically, it is a right in one person to retain that which is in his possession belonging to another, till certain demands of the person in possession are satisfied.

A Lien by Force of Common Law consists in a mere right to retain possession of the property until the debt or charge is paid.

A Particular Lien holds the property of another because of labor bestowed upon it or money expended for it.

A General Lien includes a particular lien and consists in a right to retain the property of another because of a general balance due from the owner.

Parties Having a Particular Lien Without Special Statute.—Every Mechanic has a particular lien on any article on which he has expended labor and money.

Carriers also have a lien on all goods consigned them for special services rendered.

Lawyers have a lien on all the papers in a case for their pay.

Pawnbrokers have a right of lien in cases where the person pawning the goods has authority to pledge, but not otherwise.

All Venders have a lien on goods for their pay as long as they are not delivered, but not after that.

Commission Merchants and Brokers have a general lien on goods for commission due.

Hotel Keepers have a lien upon the baggage of their guests for accommodation charges.

Liens by Express Agreement.—This occurs when goods are placed into the hands of a person for some special purpose with an express contract that the goods shall be a pledge for the labor or expense incurred or where property is delivered to another with the express understanding that it is security for a loan made on the credit of it.

Other Important Liens are: the lien upon the land of a debtor created in favor of his creditor by the judgment or other process of a court; the equitable lien of a seller of real estate for the unpaid balance of the purchase price, which is recognized only in some of the States; and the statutory lien of mechanics on the houses and ships which they build or repair.

Special Statutes.—In many States liens are given by special statutes to boarding-house keepers, livery men and others.

Requisites of a Lien.—The essential requisite of a personal property lien consists in the lawful delivery of the property to the party claiming the lien or to his authorized agent. Whenever possession is voluntarily given up the lien is lost.

Rights of Creditor.—A creditor can by lien retain possession of goods even against the assignee or debtor, provided they have been placed honestly into his hands.

Enforcement of Liens.—A person holding a lien under the common law has in general not the power to sell the property;

it is only a right to force payment by holding the property and thereby depriving the owner from the use of it until he renders justice where it is due. Where property is held as security for a loan the lender may sell, but he must give due notice of the time and manner of sale so as to give the owner of the property all possible chance to redeem or to waive rights. Many States have special statutes for the enforcement of liens and it is safest to consult these where enforcement becomes necessary.

MECHANICS' LIENS

Liens created by statutes, although based upon the principles of common law, are designed to go further, namely: to give liens even where the possession is not with the consent of the owner or where exclusive possession is impossible.

Mechanics' liens are exclusively created by statutes; and no matter how just the claim may seem the lien will not exist unless the party brings himself under the provisions of the statute.

The statute is based upon the principle that the party who has increased the value of the property by his labor or material furnished should have security upon the property although changed in form.

Mechanics are here assured of their right to a lien upon the property for their labor and material furnished, but as to details concerning the conditions of the lien and the manner of enforcing it they will do well to consult the statutes of their particular State.

Before bringing action to enforce such a lien, notice must be given in writing by the holder of the lien to the owner of the property, and in order to guard against fraud to third parties, the certificate of the claim must be filed with the county clerk or other officer as provided by the statute. The following form may be used:

Notice of Mechanics' Lien

CLERK OF THE COOK COUNTY COURT,
Chicago, Ill.

SIR: Please take notice, that I, Frank Greene, residing at 4550 Wentworth Ave., in the City of Chicago, County of Cook, have a claim against Charles Hudson, owner (*or only contractor, as the case may be*) of a new four-story brick dwelling house, amounting to Fifteen Hundred and Forty Dollars and Fifty Cents, now due to me, and that the claim is made for and on account of material furnished and labor done, and that such work was

done and materials furnished in pursuance of a contract entered into the 15th day of April, 1911. (*here describe the contract,*) between the undersigned and the said Chas. Hudson. The said building is situated on Lot —, in Block —, in Stone's addition to the City of Chicago, on the east side of Halsted Street, and is known as No. 3242 of said street. The following is a diagram of said premises.

(*Insert diagram.*)

And that I have and claim a lien upon said building and the appurtenances and lot on which said building stands, subject to the provisions of an Act of the Legislature of the State of Illinois entitled "An Act to Secure the Payment of Mechanics, Laborers, and Persons Furnishing Material Toward the Erection, Altering, or Repairing of Buildings in the City of Chicago," passed —, 19—, and of the acts amending the same.

Dated this 15th day of October, 1911

FRANK GREENE.

Frank Greene, being duly sworn, says that he is the claimant mentioned in the foregoing notice of lien; that he has read the said notice and knows the contents; and that the same is true to his own knowledge, except as to those matters stated on information and belief, as to those matters he believes to be true.

FRANK GREENE.

Sworn before me this 15th day of October, A. D. 1911.

GEORGE FERGUSON,
Police Justice.

MAIL ORDER BUSINESS

Origin.—The mail order business is an evolution of the department store, or the concentration under one management of the sale of every imaginable article for which a customer can be found. It is simply the department store universalized by means of the postoffice establishment.

The Postal Service of the United States is the greatest business concern in the world. It is estimated that it handles eight thousand pieces of mail matter a minute, and in the course of a year from four to five billion pieces, including letters, papers, books and parcels.

It was a master stroke to convert this great institution into a business agent for a commercial house, and a fortune was realized from it almost immediately. Men and women are still making fortunes through the operation of this great postal department store system.

The mail order mercantile business originated in Chicago, where it is now carried on the most extensively. In 1910 the mail order houses of that city did a total business of \$112,000,000

How to Engage in the Business.—One who has made a success

of it furnishes the following rules for the guidance of others who may wish to engage in the business:

First.—Go slowly. Don't decide to embark upon a mail order career and then resign your present position without knowing definitely in what direction you are going to work. A few months of quiet consideration and planning won't do any harm. There will be as many customers for you after that period as there are now.

Second.—Choose carefully a "leader" or article upon which you will base your main campaign and upon which you can get all the profit. To do this, unless you are already the possessor of an exclusive idea, run carefully over the entire list of what people wear, eat, drink, or need from the cradle to the grave. Nothing is too small or too large to be included in this vast catalogue, and your eventual choice will probably come in a flash of inspiration.

Third.—Having chosen your leader, investigate carefully the price at which you will be able to offer it to successfully compete with other similar articles. Be sure that you can sell it through the mails cheaply enough to meet competition.

Fourth.—Plan your advertising. Consultation with an expert is a safe precaution, as an advertising man possesses experience that will be valuable to you even if you are brilliant enough to successfully word your own advertisement.

Fifth.—As a general rule one-fifth of a small capital is not too much to expend in experimenting. When you begin to get results resign your position, devote your whole time to your new business, and develop it economically and judiciously upon the lines originally decided upon.

Sixth.—Do not be content with a single leader. Get from supply houses a number of specialties, and inclose circulars for them in all your letters. Any orders thus gained cost merely the two-cent stamp that carries the bait.

These are simple rules to write, but it takes business capacity to carry them out. The days of the "fake" mail business are over. Every now and then a swindle is brought to light, but the government is stern and relentless in ferreting out and suppressing such enterprises. It was the government that gave the mail order business its first great impetus by reducing the rate of postage, and it is the government that has doubled the total trade in the last few years by establishing the rural free delivery system. (For rates of postage on merchandise, etc, see *Postal Information*.)

MERCANTILE AGENCIES

A Mercantile Agency is an establishment for supplying merchants, bankers, and all who do a more or less credit business, with information as to the financial standing of persons engaged in business.

How they Operate.—These agencies obtain from local correspondents in all parts of the country information as to the character and personal responsibility of individuals, firms, and corporations, and make such information readily available at all business centers.

Commercial Ratings.—From the information thus obtained is deduced what are known and recognized as “commercial ratings.” The names of the various merchants, with the ratings, are issued quarterly, in book form, and are classified, first by states and provinces, then by cities and towns, all arranged in alphabetical order. These volumes, covering the United States and Canada, embrace a million and a quarter of distinctive business organizations, and yet so simply are they classified that a reference can be had with as much readiness as the finding of a subject in a cyclopedia.

Leading Agencies.—The Bradstreet and R. G. Dun & Co. concerns are the leading agencies for the United States and Canada. They have headquarters in New York, and sub-agencies in all principal cities. Agencies also exist in Europe, and importing and exporting houses on opposite sides of the globe are thus kept informed as to each other's commercial standing.

Benefit to Merchants.—This system enables the solvent merchant to purchase goods anywhere with reasonable certainty that they will be delivered promptly, avoiding undue delay consequent to investigating his credit. The agency thus serves as a sort of clearing-house for credit, and good ratings are much sought after in the business world.

Credit Books are also issued, furnishing the same sort of information to those selling to particular trades.

MORTGAGES

A Mortgage is a conveyance of property, either real or personal, given to secure payment of a debt, or the performance of some special act. When the debt is paid the mortgage becomes void and of no value.

Names of Parties.—The person mortgaging his property is called the *mortgagor*, and the person to whom the mortgage is given the *mortgagee*.

REAL ESTATE MORTGAGES

In real estate mortgages, unless otherwise provided, the person giving the mortgage retains possession of the property, receives all the rents and other profits and pays all taxes and other expenses.

Must be in Writing.—All real estate mortgages must be in writing, signed and sealed. The time when the debt, to secure which the mortgage was given, is due must be plainly stated, and the property conveyed must be clearly described and located.

Must be Acknowledged.—A mortgage pledging real estate must be acknowledged like a deed, before a proper public officer, whose duty it is to record such instruments.

The Accompanying Bond or Note.—It is usual not only to insert a covenant of promise in the mortgage to pay the debt, but for the mortgagor to give also his bond or note, as collateral to the personal security. In this case the mortgagee may sue and recover upon the note or bond, or he can foreclose his mortgage; and if there is not sufficient realized from the sale to pay the debt he may recover the balance on the bond or note.

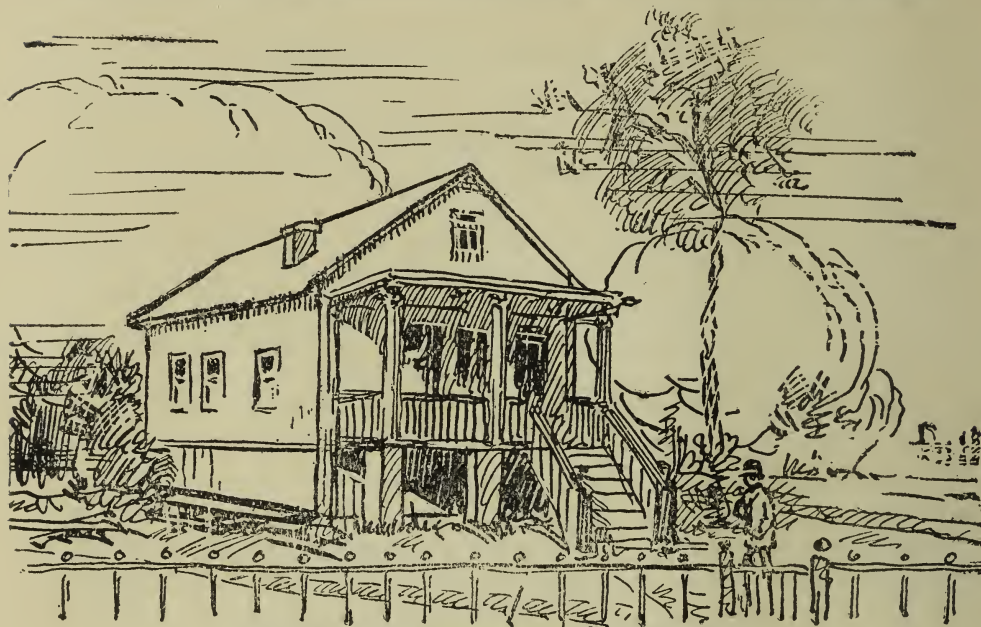
The bond or note is drawn precisely like any other instrument of the kind. In the case of notes, it is customary to state therein that they are secured by a mortgage of even date.

Ownership.—Formerly the mortgagee was considered the legal owner of the property, but now he is regarded as having only a lien upon the property by way of security. The title still remains in the mortgagor.

Redemption.—By what is termed *equity of redemption* the mortgagor is given further time to redeem his property after the debt for which the mortgage is security falls due. Within this extended time he must pay the full amount of the mortgage with the interest prescribed by the statute.

The Equity of Redemption is such a positive right that it may be sold, and is of such a character that the law refuses to allow it to be foregone, even by an agreement to that effect in the mortgage.

Power of Sale.—A power of sale is not essential to a mortgage, but it may contain a clause permitting the sale of the property, if forfeited by nonpayment of debt, as required. A mortgage may be so drawn that the property can be sold without decree



THE MAN WHO NEVER PAYS HIS MORTGAGE

from the Court, according to the statutes of the State, or by agreement of the parties.

Mortgages are sometimes so drawn that a single failure in paying the interest at a stated time renders due the whole, both principal and interest, and gives the mortgagee authority to sell the property long before the debt is due.

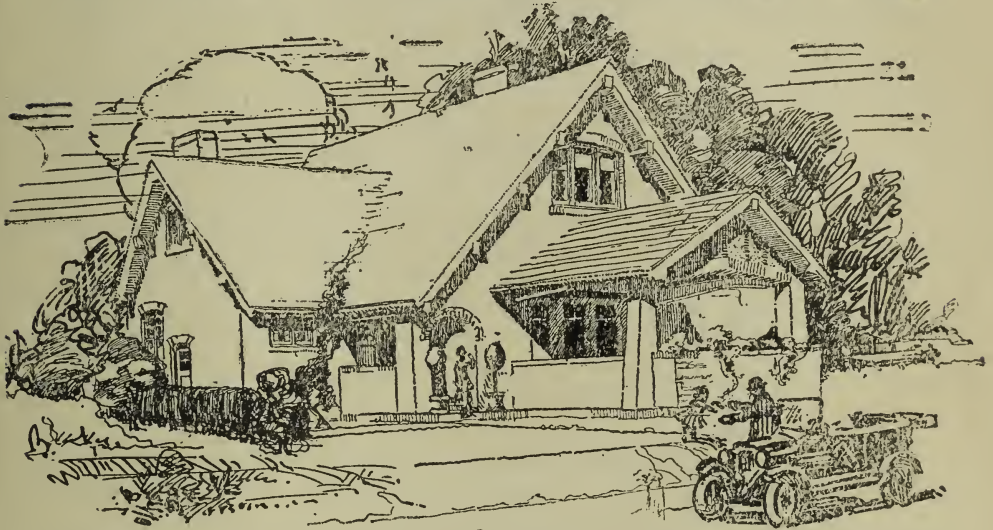
Assignment.—A mortgage can be assigned, but unless the bond or note is also assigned it is worthless and gives no right to foreclose.

Making Payments.—If the wording in the mortgage or note is, "payable on or before" a certain date, the creditor cannot compel payment before that date (if the interest is kept up); but the debtor if so disposed can pay at any time and the creditor must accept it.

A debtor cannot compel his creditor to accept payment before it is due, because he has a right to have his money remain on interest according to agreement.

Whenever payment is made upon a note or bond or mortgage it should be carefully indorsed upon the instrument.

Tendering Payment.—If the full amount due on a mortgage is tendered to the creditor it stops the interest and releases the lien on the mortgage, but the debt remains. The creditor has after that only the individual responsibility of the debtor to secure his claim. This rule is applicable to mortgages on real



THE THRIFTY MAN WHO PAID HIS MORTGAGE AT MATURITY.

and personal property, as also to all liens for personal labor and chattels.

Foreclosure.—If the mortgagor fails to meet the conditions of the mortgage then the mortgagee may foreclose. The method of foreclosure differs in the several states. In some the statutes prescribe a short, summary method; in others an action of court is necessary; in still others either method is legal.

HOW TO FORECLOSE A MORTGAGE

The methods of foreclosing vary in different States, but the following general steps are common in all:

1. Application to a Court of Chancery for authority to foreclose.
2. Hearing the parties by the Court.

3. Referring the case to a Master in Chancery.
4. Advertising the property.
5. Selling it to the highest bidder at auction.
6. Deeding it to the purchaser.
7. Paying over any surplus fund remaining from the sale to the mortgagor.

Since the interests involved in giving and taking a mortgage on real estate are of such great importance that a mistake in executing it or in complying with its conditions may subject the interested parties to much trouble and heavy losses, the mortgage, bond and note should be drawn up with the utmost care and the conditions laid down strictly and promptly complied with.

Promissory Note Secured by Mortgage

\$3,000.

New York, March 15, 1911.

One year after date I promise to pay to Robert Hartless Three Thousand Dollars at the First National Bank of New York City, with interest at the rate of seven per cent per annum, making such sale, on demand, to the party for value received.

This note is secured by a mortgage of even date herewith on certain real estate (*describe the premises*).

Signed,

JULIUS HAWTHORNE.

Real Estate Mortgage to Secure Payment of Above Note

This Indenture, made this 15th day of March, in the year one thousand nine hundred and eleven, between Julius Hawthorne, of the City, County, and State of New York, and Margaret, his wife, parties of the first part, and Robert Hartless, of the City of Chicago, County of Cook, and State of Illinois, party of the second part,

Witnesseth, That the said party of the first part, for and in consideration of the sum of Three Thousand Dollars, does grant, bargain, sell, and convey unto the said party of the second part and to his heirs and assigns all, (*give a complete description of the premises mortgaged*), together with all the hereditaments and appurtenances thereto belonging or in anywise appertaining.

This conveyance is intended as a mortgage to secure the payment of the above note according to the condition of the same, and these presents shall be void if such payment be made.

But in case default shall be made in the payment of the principal or interest as above provided, then the party of the second part, his executors, administrators, and assigns, are hereby empowered to sell the premises above described, with all and every of the appurtenances or any part thereof, in the manner prescribed by law, and out of the money arising from such sale to retain the said principal and interest, together with the costs and charges of making such sale, and the surplus if any there be shall be paid by the party making such sale, on demand, to the party of the first part, his heirs or assigns, etc.

In witness whereof said party of the first part hereunto set their hands and seals the day and year first above written.

JULIUS HAWTHORNE, [SEAL]

MARGARET HAWTHORNE. [SEAL]

Signed, sealed, and delivered }
in presence of }
WALTER MAY,
HARVEY JONES.

Mortgage—Short Form

The Mortgagor, *George E. Arnold and Charlotte Arnold, his wife*, of the town of Wooster, in the County of Wayne and State of Ohio, *Mortgage and Warrant to John Randolph*, of the same place, to secure the payment of a *certain promissory note for the sum of One Thousand Dollars, payable to the order of the said John Randolph in two years from the date thereof, with interest at the rate of six per cent per annum, payable semi-annually*, the following described Real Estate: *Lots number one (1), two (2), and three (3) in Block No. fifteen (15) of Carter's Addition to the Town of Wooster, in the County of Wayne and State of Ohio*, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of this State.

Dated this 4th day of May, A. D. 1911.

GEORGE E. ARNOLD, [SEAL]

CHARLOTTE ARNOLD. [SEAL]

Signed, sealed, and delivered }
in presence of }
ARTHUR B. LOWE,
HARRY N. STEVENS.

Release and Satisfaction of Mortgage

Know all Men by These Presents, That the debt secured by mortgage upon the following described—— property, situated in ——, in —— County, in the State of ——, to-wit: (*describing it*), wherein Chas. Anderson is grantor and Fred Johnson is grantee, and dated ——, a —— of which is —— in volume ——, page ——, in the office of the (*register or recorder*) of deeds of —— County, ——, has been fully satisfied, in consideration of which said mortgage is hereby released.

FRED JOHNSON.

Witness: ——.

CHATTEL MORTGAGES

A Chattel Mortgage is a mortgage on personal property. Persons sometimes desire to use their personal property as security and yet retain possession of it, as, for instance, furniture, machinery, tools, a library, etc. This can be done by giving a *chattel mortgage*, which is really a conditional sale of the property, to the creditor, whose the property becomes if the debt is not paid when due.

Rules Governing Chattel Mortgages

1. A chattel mortgage must, in some of the States, be acknowledged before a justice of the peace or before the county judge.

2. It runs out in two years or such other time as prescribed by the State statute.

3. No seal is necessary, though commonly used, in a chattel mortgage.

4. A person cannot mortgage property which he does not own. Hence a chattel mortgage made by a merchant upon all goods which he may hereafter purchase is of no effect.

5. If the mortgagor retains possession, the instrument is of no avail as against third parties unless *recorded* in accordance with the law of the State where it is made.

6. The property must be taken possession of by the mortgagor when the mortgage matures, or other creditors can claim the property.

7. If the debt is not paid when due the property becomes the creditor's and the debtor is entitled to no surplus.

8. It is a criminal offense for the mortgagor to sell the property covered by a chattel mortgage.

9. Mortgages of personal property should have a clause providing for the equity of redemption.

10. A mortgagee may sell or transfer his mortgage to another, but the purchaser cannot sell the property until the mortgage matures.

Chattel Mortgage, with Power of Sale

Know all Men by These Presents, That I, John F. Thomas, of the City of Wilmington, State of Delaware, in consideration of five hundred dollars to me paid by Henry A. Davis, of the city and State aforesaid, the receipt of which is hereby acknowledged, do hereby grant, bargain, and sell unto the said Henry A. Davis, and his assigns, forever, the following goods and chattels, to wit:

[*Here insert an accurate list of the articles mortgaged, giving a full description of each.*]

To Have and To Hold, All and singular the said goods and chattels unto the mortgagee herein, and his assigns, to their sole use and behoof forever. And the mortgagor herein, for himself and for his heirs, executors, and administrators, does hereby covenant to and with the said mortgagee and his assigns, the said mortgagor is lawfully possessed of the said goods and chattels, as of his own property; that the same are free from all incumbrances, and that he will warrant and defend the same to him, the said mortgagee and his assigns, against the lawful claims and demands of all persons.

Provided, Nevertheless, That if the said mortgagor shall pay to the

mortgagee, on the tenth day of May, in the year 1911, the sum of five hundred dollars, then this mortgage is to be void, otherwise to remain in full force and effect.

And Provided Further, That until default be made by the said mortgagor in the performance of the condition aforesaid, it shall and may be lawful for him to retain the possession of the said goods and chattels, and to use and enjoy the same; but if the same or any part thereof shall be attached or claimed by any other person or persons at any time before payment, or the said mortgagor, or any person or persons whatever, upon any pretense, shall attempt to carry off, conceal, make way with, sell, or in any manner dispose of the same or any part thereof, without the authority and permission of the said mortgagee or his executors, administrators, or assigns, in writing expressed, then it shall and may be lawful for the said mortgagee, with or without assistance, or his agent or attorney, or his executors, administrators, or assigns, to take possession of said goods and chattels, by entering upon any premises wherever the same may be, whether in this county or State, or elsewhere, to and for the use of said mortgagee or his assigns. And if the moneys hereby secured, or the matters to be done or performed, as above specified, are not duly paid, done, or performed at the time and according to the conditions above set forth, then the said mortgagee, or his attorney or agent, or his executors, administrators, or assigns, may by virtue hereof, and without any suit or process, immediately enter and take possession of said goods and chattels, and sell and dispose of the same at public or private sale, and after satisfying the amount due, and all expenses, the surplus, if any remain, shall be paid over to said mortgagor or his assigns. The exhibition of this mortgage shall be sufficient proof that any person claiming to act for the mortgagee is duly made, constituted, and appointed agent and attorney to do whatever is above authorized.

In Witness Whereof, The said mortgagor has hereunto set his hand and seal this tenth day of May, in the year of our Lord one thousand nine hundred and eleven.

JOHN F. THOMAS. [SEAL]

Sealed and delivered }
in presence of }

WILLIAM WISE,
HARRISON WOOL.

STATE OF DELAWARE, } ss.
Sussex County. }

This mortgage was acknowledged before me by J. F. Thomas, this tenth day of May, A. D. 1911

ANDREW WHITE,
Justice of the Peace.



NATURALIZATION

All foreigners not born within the jurisdiction of the United States are regarded as aliens until they are naturalized.

An alien has not the right to vote at elections of officers of the government, State, county, city or town; neither can he hold a public office nor serve on a jury before having declared his intention of becoming a citizen.

Rights of Aliens. An alien who is eligible to citizenship is entitled to all the privileges of a citizen, except *political rights*. He can buy and sell real estate and personal property, make contracts and sue and be sued; he is entitled to the full protection of the government in his person and his property.

HOW TO BECOME NATURALIZED

1. Declaration of Intention.—Two years before he can be admitted as a citizen an alien must declare his intention to become a citizen of the United States before a federal court, or some local court of record, or the clerk of either of such courts. At the end of the two years he may be admitted to citizenship provided he has lived in the U. S. for five years.

Citizenship of Women.—An unmarried woman of foreign birth may become naturalized in same way as male aliens. Any woman who is or becomes married to a citizen, and who might herself be naturalized, shall be deemed a citizen.

Must Speak English.—Before he can be naturalized an alien must be able to speak English.

2. Naturalization Completed.—Two years after filing his declaration of intention, having been a resident of the United States for five years, he again appears in court, giving written proof that he has been long enough in the United States to become a citizen, and makes oath of his allegiance as a citizen, accompanied by the oath of a witness, giving *proof of his residence and moral character*.

3. Titled Aliens.—Any alien who has borne a hereditary title or been a member of an order of nobility must renounce such title or position expressly before becoming naturalized.

No alien may become naturalized, if physically capable, who does not speak the English language.

4. Minor Resident Aliens.—A person having arrived in the United States under the age of eighteen years, after reaching that age, and at least two years before his admission, may file his declaration of intention, and then if he has resided in the United States for five years, including his minority, he may be admitted to citizenship.

5. Widow and Children of Declarant.—If an alien should die after he has legally filed his declaration and taken the necessary oath of affirmation, but before he is actually naturalized, then his widow and children are entitled to all the rights and privileges of citizens, on taking the required oaths or affirmation which would have been required of him.

6. Children of Naturalized Persons.—Children of naturalized persons, if under twenty-one years of age at the time of the naturalization of their parents and residing in the United States, are considered as citizens thereof; and the children of citizens of the United States, though born in a foreign country, are citizens of the United States.

7. Certificate of Naturalization.—A person who has been naturalized according to law is entitled to a certificate, which is issued under the hand of the clerk and seal of the court. Such

certificate may in certain circumstances be of much importance to a naturalized person and should be obtained and preserved.

Eligibility.—Any free white alien or any alien of African nativity or descent is eligible. Anarchists, Chinese and polygamists prohibited.

CITIZENSHIP AND SUFFRAGE

Naturalization, or citizenship, is governed by national law, which provides that no alien shall be naturalized until after five years' residence.

Suffrage, or the right to vote, is governed by the laws of the different States.

A Naturalized Citizen is not entitled to vote unless the law of the State where naturalized confers the privilege upon him, and in many States an alien may vote six months after landing, if he has declared his intention, under the laws of the United States, to become a citizen.

Inhabitants of Insular Possessions.—By the act of 1900 creating Hawaii a territory the inhabitants were declared to be citizens of the United States. The inhabitants of the Philippines and Porto Rico are entitled to full protection under the constitution, but not to the privileges of United States citizenship until Congress so decrees, by admitting the countries as States or organizing them as territories.

QUALIFICATIONS FOR VOTING:

In most of the States the right to vote at general elections is restricted to males of twenty-one years of age and upward.

Women are entitled to vote at all elections, the same as men, in Arizona, California, Colorado, Idaho, Illinois (for statutory officers and presidential electors only), Kansas, Montana, Nevada, Oregon, Utah, Washington and Wyoming, and at school elections in Connecticut, Delaware, Iowa, Kentucky, Massachusetts, Michigan, Minnesota, Mississippi, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Ohio, Oklahoma, South Dakota, Vermont and Wisconsin.

In New York women otherwise qualified, but for sex, vote at village elections and town meetings to raise money by tax or assessment if they own property in the village or town.

Persons Unable to Read cannot vote in Connecticut. In California a person unable to read the constitution in English and to write his name cannot vote. In Massachusetts in order to vote a person must be able to both read and write. In Missis-

In all the States persons convicted of felony, and in most of the States paupers, idiots and lunatics are excluded from suffrage.

Declaration of Intention.

..... } s. s.

Subscribed and sworn to (or affirmed) before me this.....
day of....., Anno Domini.....

(Official character of attestor)

Number.....

Stub, volume.....page.....

Description of holder: Age....., height....., color....., complexion....., color of eyes.....color of hair....., visible distinguishing marks.....Name, age, and place of residence of wife.....

....., ...;;;;;;;
88:

Be it remembered, that at a.....term of the.....court of....., held at....., on the..... day of....., in the year of our Lord nineteen hundred and....., who previous to his (or her) naturalization was a citizen (or subject) of....., at present residing at number..... street, city (or town),..... State (or Territory or District), having applied to be admitted a citizen of the United States of America pursuant to law, and the court having found

that the petitioner had resided continuously within the United States for at least five years and in this state for one year immediately preceding the date of the hearing of his (or her) petition, and that said petitioner intends to reside permanently in the United States, had in all respects complied with the law in relation thereto, and that ..he was entitled to be so admitted, it was thereupon ordered by the said court that ..he be admitted as a citizen of the United States of America.

In testimony whereof the seal of said court is hereunto affixed on the day of....., in the year of our Lord nineteen hundred and....and of our independence the

[L. S.]

.....
(Official character of attestor)

The Registration of Voters is required in the states of Alabama, Arizona, California, Colorado, Connecticut, Florida, Georgia, Idaho, Illinois (in Cook County, if unregistered, voter cannot swear in his vote), Indiana, Iowa (in cities of 3,500 or over), Kansas (in cities of the first and second class), Kentucky (in incorporated towns and cities), Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri (in cities of 25,000 or over), Montana (in cities of over 7,000), Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota (in towns of 800 or over), Ohio (in cities of over 14,000), Oklahoma (in cities of over 2,500), Oregon, Pennsylvania, South Carolina, South Dakota, Rhode Island (by non-taxpayers), Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

In Pennsylvania voters are registered by the assessors.

Registration is not required in Arkansas or Texas.

OFFICIAL POSITIONS UNDER THE CIVIL SERVICE ACT

The Civil Service Act, as it is commonly called, or the "Act to Regulate and Improve the Civil Service of the United States," as it is officially designated, was passed in January, 1883. It provides for the appointment of three commissioners, a chief examiner, a secretary, and other employees, and makes it the duty of the commissioners to aid the President in preparing rules for carrying the new act into effect, to make regulations to govern all examinations held under the provisions of the act and to make investigations and report upon all matters touching

the enforcement and effect of the rules and regulations. The address of the commissioner is Washington, D. C.

Number of positions.—There are over 335,000 positions in the executive civil service, about half of which are subject to competitive examination.

Qualifications of Applicants.—Applicants for examination must be citizens of the United States, and of the proper age. No person using intoxicating liquors to excess may be appointed. No discrimination is made on account of sex, color, or political or religious opinions. The limitations of age vary with the different services, but do not apply to any person honorably discharged from the military or naval service of the United States by reason of disability resulting from wounds or sickness incurred in the line of duty.

How Application must be Made.—Persons seeking to be examined must file an application blank. The blank for the departmental service at Washington, railway mail service, the Indian school service, and the government printing service should be requested directly of the civil service commission at Washington. The blank for the customs, postal, or internal revenue service must be requested in writing of the civil service board of examiners at the office where service is sought. These papers should be returned to the officers from whom they emanated.

Examinations are open to all persons qualified in respect to age, citizenship, legal residence, character, and health. More than one thousand local boards of examiners, designated by the commission, conduct examinations, make certification of eligibles, and perform such other work as may be assigned to them, at postoffices, custom houses, mints, and other local government institutions.

Register of Eligibles.—The name of each person obtaining a grade of 70 on the basis of 100 is entered in the order of his rating on the register of eligibles, with the names of those entitled to military or naval preference under Section 1,754, R. S., ahead of all others.

Appointments.—In case of a vacancy not filled [by promotion, reduction, transfer, or reinstatement, the highest three of the sex called for on the appropriate register are certified for appointment, the apportionment being considered in appointments at Washington. In the absence of eligibles, or when the work is of short duration, temporary appointments, without examination, are permitted. The number of women applying for

clerical places is greatly in excess of the calls of appointing officers. The positions to which the largest numbers of them are appointed are those of assistant microscopist in the branch offices of the Bureau of Animal Industry at the various stock-yards throughout the country, and teachers, matrons, seamstresses, etc., in the Indian service. A few receive appointments as stenographers and typewriters in the departmental service, and a few are appointed to technical and professional places.

Preference Claimants.—Persons who served in the military or naval service of the United States, and were discharged by reason of disabilities resulting from wounds or sickness incurred in the line of duty, are, under the civil service rules, given certain preferences. They are released from all maximum age limitations, are eligible for appointment at a grade of 65, while all others are obliged to obtain a grade of 70, and are certified to appointing officers before all others. Subject to the other conditions of the rules, a veteran of the rebellion or of the war with Spain, or the widow of any such person, or any army nurse of either war, may be reinstated without regard to the length of time he or she has been separated from the service.

Dismissals and Removals.—The civil service rules provide that no person in the executive civil service shall dismiss, or cause to be dismissed, or make any attempt to procure the dismissal of or in any manner change the official rank or compensation of any other person therein, because of his political or religious opinions or affiliations; that no removal shall be made from any position subject to competitive examination except for just cause and upon written charges filed with the head of the department or other appointing officer, and of which the accused shall have full notice and an opportunity to make defense; and that no person in the executive civil service shall use his official authority or official influence for the purpose of interfering with an election or controlling the result thereof. Such rules also provide that any person in the executive civil service who shall wilfully violate any provision of the civil service act or rules shall be dismissed from office.

Political Assessments.—The civil service act contains provisions forbidding any person in the service of the United States from levying upon or collecting from persons in the executive civil service contributions to be devoted to political objects, the collection of such contributions by any person in any public building of the United States, or discrimination against persons

who do not make such contributions or render political service. A violation of any of the provisions concerning political assessments, or their collection in a public building of the United States, is declared to be a misdemeanor, punishable by a fine not exceeding five thousand dollars, or by imprisonment for a term not exceeding three years, or by such fine and imprisonment both in the discretion of the court. The act also declares that when rules to carry its provisions into effect shall have been promulgated, "it shall be the duty of all officers of the United States in the departments and offices to which any such rules may relate, to aid, in all proper ways, in carrying said rules, and any modifications thereof, into effect."

Publications of the Commission.—Among the publications of the commission for free distribution are the following:

Manual of Examinations, giving places and dates of examinations, rules by which papers are rated, descriptions of examinations, specimen questions, and general information.

The Civil Service Act, Rules and Regulations.

The Annual Reports of the Commission, showing its work. These annual reports, of which nineteen have been issued, may be consulted at public libraries.

PARTNERSHIP

A partnership exists when two or more persons combine their property, their labor, their skill, or all of these in business, to share the gains and losses in certain proportions.

The **Firm** is the name, style or title under which the partners do business, and also means the partners themselves, taken collectively. The firm name should be set forth in the articles.

DIFFERENT KINDS OF PARTNERSHIP

A **General Partnership** is constituted between individuals if they agree to enter into a general or particular business, to share the profits and losses together without fixing any limitations or conditions.

A **Special or Limited Partnership** is an agreement entered into to allow a *special* partner, whose name does not appear in that of the firm, to put in a limited amount of capital and to receive a corresponding share of the profits, and be held correspondingly responsible for the contracts of the firm.

Such partnerships were unknown to the common law, and

the limitation of liability is secured in this country only by strict compliance with the particular requirements of the statutes of the several States on the subject.

The statutes generally require such a partnership to be defined in a certificate, acknowledged like a deed, which must set forth the firm name, nature of business, names of general and special partners, distinguished as such, and the amount which each special partner contributes.

An Ostensible Partner is one who is known as such to the world.

A Secret Partner is one who is not openly or generally so declared. He is not liable for debts contracted after his retirement, although he has given no notice of the same.

A Dormant or Silent Partner is one who takes no part in the transaction or control of the business, but shares in the profits and losses according to certain agreements.

A Nominal Partner is held out to the world as such without actually participating in the profits and losses of the business.

HOW PARTNERSHIPS ARE FORMED

All persons who are legally competent to do business for themselves may enter into partnership.

A partnership may be formed by a mere verbal agreement and stand in law, but a written agreement is the only safe one, and he who neglects it will doubtless have reason to regret it later.

The parties may agree as they please as to sharing profits or losses, but in the absence of writing to prove the contrary the law will assume that partners share profits and losses equally.

The articles of agreement should be drawn up with special care in writing the details of conditions, liabilities and proportionate share of profits or loss fully stated.

How Soon a Partnership Is in Force.—It is presumed that a partnership commenced at the time the articles of copartnership are drawn unless otherwise stated.

Use of Name in Partnership.—When a partner withdraws from a firm, but allows his name to be used as before, or if one lends his name to a firm, in either case he is held responsible to third persons as a partner.

Suing Partners.—It is generally supposed that one partner cannot sue another. This is not wholly true. A partner can sue for a balance due him after settlement of general accounts or for a balance *due* him on some specific account. It is, how-

ever, best to appeal to a court of equity, for that court can do for partnership what the law cannot do.

DISSOLUTION OF PARTNERSHIP

A partnership may be dissolved by mutual consent, by expiration of predetermined time, by death of one of the partners, by insanity, by the bankruptcy of either partner, or by the court for any good cause, such as dishonesty of one partner against the rest, or incapacity caused by habitual drunkenness or conviction of any crime.

A partner may withdraw at any time if no time for the continuation of the partnership is mentioned in the articles of agreement, but he must give due notice of his intention to the other partners.

If the time for the continuance of the partnership is mentioned, a partner can nevertheless withdraw at any time, but he is responsible to the firm for damages caused by the breach of his promise.

If a partner dies the surviving partners alone have the right to settle up the business. To his heirs and legal representatives they need only to render an account of the business.

Notice to be Given.—Upon the dissolution of a partnership by mutual consent it should be indorsed on the articles of copartnership and a notice given in some prominent newspaper. Special notice should also be sent to each one of the creditors of the firm.

Authority of Partners.—As a general rule the whole firm and each member of it is bound by the acts and contracts of one partner, because in the eye of the law the act or contract of one is regarded as the act of all. Each is regarded as the agent of all without any express authority being given. Thus, loans, purchases, sales, assignments, pledges, or mortgages effected by one partner on the partnership account, and with good faith in the third party, are binding on all the firm.

So is also release by one a release; notice to one is notice to all; demand of one is demand of all. In matters, however, not connected with the partnership, but intended for his own personal interests, the firm is not bound.

Liability of the Several Partners.—For the payment of partnership debts the property of the firm, both real and personal, as also that of each individual partner, is held responsible for amount of the unpaid partnership debt.

Partners in order to bind all must act in unison; two members of a firm cannot conclusively bind a third. If one of my partners were about making a trade with A. of which I do not approve, and I thus express my dissent to A the trade if consummated will not bind me, provided I give notice in time to prevent A from entering ignorantly into it.

Individual Debts of Partners.—If a partner has individual debts, then his interest in the firm is held responsible for them, after the debts of the firm have been paid. The liabilities of the firm, however, always have the first claim upon its own property.

Liabilities of a New Partner.—A new partner is not responsible for debts of the firm contracted by the same previous to his admission.

Selling of a Partner's Interest.—No partner can sell his interest to an outside party, in order to have him take his place, without the consent of the other partner.

Authority of Partners after the Partnership is Dissolved.—After dissolution each partner has the right to settle up the business, unless the partners agree otherwise and give due notice thereof. He can, however, create no new obligations, but only settle up the old ones. The statute law of the State should be carefully complied with in this respect.

The following forms will serve as models for drawing up articles of copartnership.

Articles of Copartnership

Articles of Agreement made and concluded this first day of January, in the year A. D. one thousand nine hundred and eleven, between Henry R. Raymer, of the first part, and Charles B. Werner, of the second part, both of the City of Cincinnati, County of Hamilton, State of Ohio.

The said parties have agreed to associate themselves as copartners for the purpose of carrying on the General Dry Goods Business at No. 450 Cleveland Avenue, in the City of Cincinnati.

1. The name, title, and style of such partnership shall be Raymer & Werner and it shall continue three years from date hereof, except in case of the death of either of the said partners within the said term.

2. That the said Henry Raymer contribute Six Thousand Dollars (\$6,000) and the said Chas. Werner Two Thousand Dollars (\$2,000).

3. All the net profits arising out of the business shall be divided in the following proportions: Three-fourths to the said Raymer and one-fourth to the said Werner.

4. That books of account shall be kept, in which shall be entered a full and exact account of all purchases, sales, transactions, and accounts of said firm, and which shall always be open to the inspection of both parties and their legal representatives respectively.

5. That the said Henry Raymer shall have exclusive charge of all the buying for the firm.

6. Each partner shall devote all his time to the said business and will use his best efforts to make the business successful and promote the interests of the firm in every way.

7. Neither party shall assume any obligation or liability in the name of the firm for the accommodation of any other person or persons whatsoever without the consent of the other party; nor shall either party lend any of the funds of the firm without the consent of the other partner.

And it is further agreed that if either party violates any of the aforesaid articles of agreement the other shall have the right to dissolve this copartnership immediately upon becoming informed of such violation.

In Witness Whereof, we have hereunto set our hands and seals the day and year above written.

HENRY R. RAYMER, [SEAL]
CHARLES B. WERNER, [SEAL]

Executed and delivered }
in the presence of }
H. R. BURROWS,
B. M. MILLER.

Articles of Limited Partnership

Articles of Partnership agreed upon this first day of May, A. D. 1911 between Henry R. Raymer of the first part, and Charles B. Werner, of the second part.

The parties hereto agree to form a limited partnership, under the law providing for limited partnerships, under the style of Henry R. Raymer, as retail dealers in dry goods, to be conducted in the City of Cincinnati, County of Hamilton, State of Ohio, to commence this day and continue three years.

Henry R. Raymer is to be the general partner, and contribute to the capital \$4,000. He is to have charge and management of the business and devote his time and attention to it, and use his best exertions to make it profitable. He is to keep correct and proper books of account, in a proper manner, to show all the partnership transactions, which are to be open for examination to said Werner at all times, and shall communicate to said Werner, from time to time, all information that he may desire as regards the business.

Charles B. Werner is to be the special partner, and, at the time of executing these articles, has contributed to the capital eight thousand dollars (\$8,000) in cash to the common stock.

From the profits, if any, each partner is to receive the interest upon his contribution to the capital, and the residue of the profit is to be divided between them. An accounting is to be had once in six months, the profits and losses ascertained, and the losses, if any, are to be borne by the partners in proportion to their respective contributions to the capital.

HENRY R. RAYMER, [SEAL]
CHARLES B. WERNER, [SEAL]

Executed and delivered }
in the presence of }
H. R. BURROWS,
B. M. MILLER.

Certificate of Limited Partnership

This is to Certify, That the undersigned have, pursuant to the provisions of the statutes of the State of Ohio, formed a limited partnership under the firm name of Henry R. Raymer, that the general nature of the business to be transacted is that of retail dealers in dry goods; that it is to be conducted in the City of Cincinnati; that Henry R. Raymer is the general partner and Charles B. Werner the special partner; that the said Charles B. Werner has contributed the sum of eight thousand dollars as capital toward the common stock; and that said partnership is to begin on the first day of May, A. D. 19—, and is to terminate on the first day of May, A. D. 19—.

Dated this first day of May, 19—.

HENRY R. RAYMER,
CHARLES B. WERNER.

CITY OF CINCINNATI, } ss.
Hamilton County. }

On the first day of May, 19—, before me came Henry R. Raymer and Charles B. Werner, to me known to be the individuals described in and who executed the above certificate, and they severally acknowledged that they executed the same.

WILLIAM LORRIMER,
Notary Public.

[SEAL]

Dissolution of Partnership

We the undersigned do mutually agree that the within mentioned partnership be and the same is hereby dissolved, except for the purpose of the final liquidation and settlement of the business thereof, and upon such settlement wholly to cease and terminate.

In witness whereof, we hereunto set our hands and seals this first day of January, 19—.

HENRY R. RAYMER, [SEAL]
CHAS. B. WERNER. [SEAL]

Signed, sealed, and delivered
in presence of
FRED PORTER,
ALLEN MORTEN.

Notice of Dissolution

Notice is hereby given that the partnership heretofore existing between Henry R. Raymer and Chas B. Werner, of Cincinnati, Ohio, under the firm name of Raymer & Werner, is this first day of January, 19—, dissolved by mutual consent.

HENRY R. RAYMER,
CHAS. B. WERNER.

The business will be continued at Cincinnati by Henry R. Raymer, who is authorized to settle the affairs of the said firm. Cincinnati, January 1, 19—.

PASSPORTS

A passport is a written permit to citizens of this country to travel unmolested in any foreign country. It recommends them to the protection of foreign governments where they may visit.

The Secretary of State of the United States, at Washington, is alone properly authorized to issue passports in the United States; citizens abroad must apply for them through the nearest diplomatic or consular officer to the Secretary of State.

Application for a passport by a person in one of the insular possessions of the United States should be made to the chief executive of such possession.

None but citizens of the United States can receive passports. The charge is \$1.00.

Blank forms of application will be furnished by the Department of State to persons desiring passports.

Passports may be issued by collectors of customs to United States vessels visiting foreign ports; and the master of a ship who sails without one to a foreign port makes himself liable to punishment.

The name, age and residence of the applicant, with a description of his personal appearance, are entered in it, to properly identify him.

PATENTS, TRADE MARKS AND COPYRIGHTS

PATENTS

A patent is a written instrument issued by the national government, giving the inventor the exclusive right to use, manufacture and sell his invention or improvement for a given term of years within the United States.

Without such a patent on his part any one else can use or sell anything he has invented. A patent secures to him the exclusive right.

A patent lasts for seventeen years; after that any one can make, use or sell the thing patented.

The patent is designed to encourage and protect inventions.

How Obtained.—To obtain a patent, application must be made to the Commissioner of Patents, accompanied by carefully prepared papers and drawings, describing the invention. These

are examined by the government officers to see whether the case is a proper one for a patent, and if it is, the patent (*also called letters patent*) is signed and sent to the inventor. Foreigners may also obtain patents as well as citizens of the United States.

A complete application comprises the petition, specification, oath and drawings and the model of specimen when required.

The Specifications.—In framing the specification it is well to pursue the following order:

1. Preamble giving the name and residence of the applicant and the title of the invention.
2. General statement of the object and nature of the invention.
3. Brief description of the drawings, showing what each view represents, unless no drawing is practicable.
4. Detailed description, explaining fully the alleged invention and the manner of constructing, practicing, operating and using it.
5. Claim or claims.
6. Signature of inventor.
7. Signatures of witnesses.

The Oath.—The applicant, if the inventor, must make oath that he believes himself to be the first and original discoverer or inventor of the art, machine, manufacture, composition or improvement for which he desires a patent; and that to his best knowledge and belief the same was never before known or used.

Drawings.—The applicant for a patent must furnish a drawing of his invention where the nature of the case admits of it. Drawings must be made upon pure white bristol board. The size of the sheet must be exactly ten by fifteen inches, leaving a margin of one inch all around the drawing.

All drawings must be made with a pen and with India ink.

The inventor's signature must be placed at the lower right-hand corner of the sheet and those of the witnesses at the lower left-hand corner.

Drawings should be rolled, not folded.

Models must clearly exhibit every feature of the machine which forms the subject of the claim, but no other matter except for illustration.

A working model is best where it can be furnished.

Amendments.—The applicant has a right to amend before or after the first rejection, and he may amend as often as the examining officers present any new references or reasons for rejection.

In case an applicant does not prosecute his application for two years after the date when the last official notice was made to him, it will be held that the application has been abandoned.

Extensions.—Patents since March 2, 1861, cannot be extended except by Congress.

Assignments.—Every patent or any interest therein shall be assignable in law by an instrument in writing. The patentee or his assigns may also grant and convey in like manner an exclusive right under his patent for the whole or any specified part of the United States.

Mark.—Every patented article, before it is sold, must be marked *patented*, so as to give notice to every one that it is patented.

Infringement is the making, using or selling the patented article without the permission of the owner of the patent. Its consequences are twofold: (1) The infringer must pay to the owner of the patent whatever damages the latter suffers through the infringement, equivalent usually to the profits which the infringer has made; (2) the court will compel the infringer to stop. By these two methods the exclusive right is enforced.

Fees Required by Law

1. **Application.**—On filing each original application for a patent except in design cases, fifteen dollars.

2. **Original Patent.**—On issuing each original patent, except in design cases, twenty dollars.

3. **In Design Cases.**—For three years and six months, ten dollars; for seven years, fifteen dollars; for fourteen years, thirty dollars.

4. **Caveat.**—Law permitting filing of caveats repealed.

5. **Re-Issue of Patents.**—On every application for the reissue of a patent, thirty dollars.

6. **Disclaimer.**—On filing each disclaimer, ten dollars.

7. **Extension of Patent.**—On every application for the extension of a patent, fifty dollars.

8. **Grant of Extension.**—On the granting of every extension of a patent, fifty dollars.

9. **First Appeal.**—On an appeal for the first time from the primary examiners to the examiner-in-chief, ten dollars.

10. **Every Appeal.**—On every appeal from the examiner-in-chief to the commissioner, twenty dollars.

11. **Certified Copies of Patents.**—For certified copies of patents

and other papers, including certified printed copies, ten cents per hundred words.

12. **Recording.**—For recording every assignment, agreement, power of attorney, or other paper, of three hundred words or under, one dollar; of over three hundred and under one thousand words, two dollars; of over one thousand words, three dollars.

13. **Copies of Drawing.**—For copies of drawings, the reasonable cost of making them.

14. **Full Information.**—These fees may be paid to the Commissioner of Patents, or to the Treasurer or any of the assistant treasurers of the United States. If you desire to secure a patent write to the Commissioner of Patents, Washington, D. C., and you will receive all the necessary papers, blanks, and complete instructions and directions.

CAVEATS

There is now no provision in the patent laws permitting the filing of a caveat or notice of an inventor's claims to prevent the granting of a proposed patent to another for the same invention, it having been repealed by an act passed July 1, 1910. The old law provided substantially as follows:

Any person who has made a new invention or discovery, and desires further time to mature the same, may, on payment of a fee of ten dollars, file in the patent office a caveat setting forth the object and the distinguishing characteristics of the invention, and praying protection of his right until he shall have matured his invention. Such caveat shall be filed in the confidential archives of the office and preserved in secrecy, and shall be operative for the term of one year from the filing thereof. The caveat may be renewed, on request in writing, by the payment of a second fee of ten dollars, and it will continue in force for one year from the payment of such second fee.

The caveat must comprise a specification, oath, and when the nature of the case admits of it, a drawing, and, like the application, must be limited to a single invention or improvement.

TRADE MARKS

A trade mark is a mark, emblem or symbol which a merchant or manufacturer uses to denote his own goods. It is usually attached to them and may be in the form of letters, words or ornamental designs.

The Right Acquired in a trade mark is the exclusive right to use it, or, in other words, the right to keep others from using that trade mark.

The right may be acquired by a citizen or a foreigner and lasts for twenty years, and then the registration must be renewed.

Acquiring a Trade Mark.—Copyrights cannot be granted upon trade marks intended to be used for any articles of manufacture.

If protection for such trade marks is desired, application must be made to the patent office, where they are registered, if admitted, at a fee of ten dollars.

Infringement of a trade mark is prevented in the same way as in the case of patents, viz., by a suit against the infringer for damages and for an injunction to compel him to cease using it.

What cannot be used as a Trade Mark.—Nothing immoral or scandalous, or which consists of or comprises the flag, coat of arms or other insignia of the United States or of any state, municipality or foreign nation; or which consists of any fraternal society emblem; or which consists merely of the name of the individual or company not delineated in some distinctive manner descriptive of the goods; or which consists merely in words or devices which are descriptive of the goods; or that is merely a geographical name or term. No portrait of a living individual will be registered as a trade mark without his or her written consent, and no mark that is used in unlawful business, or upon any injurious article, or which has been used with a design of deceiving the public in the purchase of merchandise, or which has been abandoned.

COPYRIGHT

Copyright is defined by the act of Congress of 1874 as the liberty of printing, publishing, compiling, executing and vending any original book, map, chart, dramatic or musical composition, engraving, print, photograph or negative thereof, or of a painting, drawing, chromo, statue or statuary and of models or designs intended to be perfected as works of art.

The object of such copyright is to encourage the writing of books or the production of anything that may conduce to the advancement of art and literature and the general improvement of mankind.

COPYRIGHT LAWS OF THE UNITED STATES

How to Obtain Copyright.—The following requirements are prescribed by Acts of Congress, approved March 4, 1909 and August 24, 1912.

The Application for registration of copyright must specify to which of the following classes the work to be copyrighted belongs:

(a) Books, including composite and cyclopedic works, directories, gazetteers, and other compilations; (b) periodicals including newspapers; (c) lectures, sermons, addresses prepared for oral delivery; (d) dramatic or dramatico-musical compositions; (e) musical compositions; (f) maps; (g) works of art; models or designs for works of art; (h) reproductions of a work of art; (i) drawings or plastic works of a scientific or technical character; (j) photographs; (k) prints and pictorial illustrations; (l) motion picture photo-plays; (m) motion pictures other than photo-plays.

Necessary Steps to Secure Registration.—For works reproduced in copies for sale: 1. The work must be published with copyright notice, which in case of books, etc., may be as follows: "Copyright, 19...., by....." In case of articles embraced in classes f to k, inclusive, the notice may consist of the letter C inclosed within a circle, accompanied by the initials, monogram, mark or symbol of the copyright proprietor, provided his name appears elsewhere on the copies. 2. Promptly after publication of the work two copies of the best edition must be sent to the Copyright Office, Library of Congress, Washington, D. C., with application for registration.

In case of motion picture photo-plays and of motion pictures other than photo-plays a description of the work must be filed and a money order payable to the Register of Copyrights for the statutory requisition fee of \$1.00.

In case of books by American authors, or permanent residents of the United States, the copies deposited must be accompanied by an affidavit, under the official seal of an officer authorized to administer oaths, stating that the typesetting, printing, and binding of the book have been performed within the United States. Affidavit and application forms will be supplied by the copyright office on request.

Books of foreign origin in a language or languages other than English are not required to be manufactured in the United States. In the case of a book in the English language published abroad before publication in this country, an *ad interim* copyright for 30 days from the day of the deposit of the foreign copy may be secured by depositing in the copyright office one complete copy of the foreign edition within 30 days after its publication abroad. If two copies of such book manufactured in this country are deposited with application for registration and fee (\$1) during the

ad interim term, the copyright shall be extended for the full term of 28 years.

For works not reproduced in copies for sale: Copyright may also be had of certain classes of works (see a, b, c, below) of which copies are not reproduced for sale, by filing in the copyright office an application for registration, with the statutory fee of \$1.00, sending therewith: (a) In the case of lectures or other oral addresses or of dramatic or musical composition, one complete manuscript or typewritten copy of the work. This privilege of registration, however, does not exempt the copyright proprietor from the deposit of printed copies of a dramatic or musical composition or lecture where the work is later reproduced in copies for sale. (b) In the case of photographs not intended for general circulation, one photographic print. (c) In the case of works of art (painting, drawings, sculpture); or of drawings or plastic works of a scientific or technical character, one photograph or other identifying reproduction of the work. In case of a motion picture photo-play, a title and description and one print taken from each scene or act. In case of a motion picture other than a photo-play, a title and description with not less than two prints to be taken from different sections of a complete motion picture. In all these cases, if the work is later reproduced in copies for sale, two copies must then be deposited.

Fees.—For registration of any work subject to copyright \$1.00, which sum is to include a certificate of registration under seal. But only one registration at one fee is required in the case of several volumes of the same book deposited in the copyright office at the same time. For every additional certificate of registration, or copy of record under seal, 50 cents. In the case of photographs the fee shall be 50 cents where a certificate is not requested. For recording and certifying an assignment of copyright, or for a certified copy of an assignment, \$1.00, if the instrument is not over three hundred words in length; if more than three hundred and less than one thousand words in length, \$2.00; if more than one thousand words in length, \$1.00 additional for each additional one thousand words or fraction thereof over three hundred words. For comparing a copy of an assignment with the record of such document in the copyright office and certifying the same under seal, \$1.00. For recording the transfer of the proprietorship of copyright article, 10 cents for each title of a book or other article, in addition to the fee prescribed for recording the instrument of assignment. For recording an extension or renewal of copyright, 50 cents. Remittances should be made by money order payable to the Register of Copyrights. Forms for application for copyright registration will be furnished on request.

Duration of Copyright.—The original term for copyright runs for twenty-eight years. Within one year prior to the expiration of the original term, the author, if living, the widow or widower of the author, or the children of the author if he be

not living; or if none of these be living then the author's executors, or in the absence of a will, the author's next of kin may secure a renewal for a further term of twenty-eight years, making fifty-six years in all. In case of composite works, if the proprietor secured the original copyright, he may also secure the renewal.

Assignments.—Copyrights are assignable by any instrument of writing. Every assignment of copyright must be recorded in the copyright office within three calendar months after its execution in the United States or within six calendar months after its execution without the limits of the United States, in default of which it shall be void as against any subsequent purchaser or mortgagee for a valuable consideration, without notice, whose assignment has been duly recorded. Every assignment of copyright executed in a foreign country must be acknowledged before a consular officer or secretary of legation of the United States authorized by law to administer oaths or perform notarial acts. The certificate of such acknowledgment under the hand and official seal of such consular officer or secretary of legation is *prima facie* evidence of the execution of the instrument.

Penalty for Willful Infringement.—Any person who shall willfully and for a profit infringe any copyright, or willfully aid or abet such infringement, shall be deemed guilty of a misdemeanor, and upon conviction thereof, shall be punished by imprisonment for not exceeding one year or by a fine of not less than \$100 nor more than \$1,000, or both, in the discretion of the court.

Foreign Copyright.—Americans to obtain a copyright in Great Britain must have title entered at Stationer's Hall, London, the fee for which is five shillings sterling, and five shillings additional if a certified copy of entry is required. The work must be published in Great Britain or in her dominions simultaneously with its publication in the United States, and five copies of the publication are required, one for the British Museum and four on demand of the Company of Stationers for four other libraries. Copyright may be secured in France by an American by publishing two copies of the publication at the Ministry of the Interior at Paris. No fee or entry title required. Copyright in Canada is to be registered with the Minister of Agriculture at Ottawa; fee, one dollar for registry and fifty cents for certificate, and the work to be published in Canada and two copies deposited.

HOW TO ADVERTISE SUCCESSFULLY

Advertising is the art of creating a demand for a salable commodity by acquainting the public with its name, nature, and uses in such a manner as to arouse in many minds a resolve to possess it.

The four essentials of good advertising "copy" are: (1) It must attract. (2) It must interest. (3) It must convince. (4) It must create a desire for the commodity advertised.

Attracting Attention.—The surest way of attracting attention to an advertisement is by a "catchy" headline, printed in plain boldface type, and consisting of a curious, odd, or surprising phrase or sentence, suggesting the information about to be conveyed by what follows. For example, take the following headline announcing a new hair restorative: "Baldhead Row Abolished"; or that of a department store informing the reader "What a Dollar Will Buy at the Fair." The first attracts by its oddity and strikingly suggests the efficacy of the restorative about to be described, while the second appeals to the strongest incentive of all buyers of household commodities—that of getting the most for their money. Whether or not a catchy headline that merely excites curiosity, without having any relation to the commodity advertised, serves the purpose, is a mooted question. Some experienced advertisers insist that it does. Others hold to the contrary. The truth seems to be that if what follows is interesting enough to fix the attention of the reader the irrelative headline sufficiently serves its purpose, otherwise it is useless.

Where a firm has been long established in business and has a record for first-class goods, the name of the firm itself serves as a magnetic catch line when followed by a sub-heading announcing some kind of a "Special Sale," such as "Removal Sale," "Rebuilding Sale," "January Clearance Sale," etc. It will be noticed that each of the sub-headings suggests to the reader that unusual values are made necessary in order that by quick sales with small profits the firm may save itself the expense of moving its goods to the new store, or may get them out of the way while rebuilding, or in order to make room for the new season's goods.

Pictures are not usually necessary where the "copy" is of such attractive and convincing character as to arrest and hold the attention of the reader. But where they are used they must not only be artistic and attractive, but

must also be of such a nature as will direct attention to the commodity advertised. There are, indeed, some commodities that require pictorial illustrations to intelligibly describe them. For instance, new or particular styles, as of dress or shoes. So also where the manufacturer of a product wishes to familiarize the public with the appearance of his particular style of package, or peculiar make of machine, in order to have it readily recognized when met with in the market. New inventions and devices must necessarily be illustrated.

Arousing Interest.—It is of little avail to attract attention to an advertisement which lacks the power of arousing the reader's interest in the commodity advertised or in the proposition of the advertiser. Having prepared his catchy headline in a manner to attract attention to his ad, the retail merchant can adopt no surer method of arousing the reader's interest than by giving in bold, plain print, lists of the goods he has chosen for "leaders," with their exceptional prices attached.

The lists of articles, properly grouped, serves a double purpose. It suggests to the buyer articles he wants or ought to have and advises him of the exceptional opportunity of getting them at specially low prices. The prices should be printed in bold, prominent figures. **The greatest value for his money** is what every buyer is interested in. If convinced that the goods are what he wants, the only thing needed to induce him to buy is to satisfy his mind that he is presented with an opportunity to get the desired goods for less money than he can obtain them anywhere else or at any other time. One of the most successful of mail order merchants in the United States has expressed the opinion that "The secret of success lies in giving the largest bunch for a dollar."

Special Sales of Particular Articles.—A very effective advertising method for the retail merchant, is to select a few articles of general use as "leaders" for advertising each day or week in the local papers. With the prices on these goods slightly reduced and announced in bold figures, the merchant is sure to attract new customers to his store and secure an increase of patronage from his regular trade. There is nothing that will sooner convince the average buyer that he needs some particular article, than to see it advertised at an exceptionally low price. Where reasons for the special sale of the articles can be truthfully assigned such reasons should rather be suggested than specifically stated. Thus, where a particular line of articles is placed on sale for certain days, the merchant's reason for offering them at exceptional prices may be thus suggested: **Special Novelty Sale. An Opportunity to Learn the Exceptional Quality of this Line of Goods that**

We are Selling. Friday and Saturday Only. This announcement naturally suggests to the reader that these novelty goods are being offered at exceptional prices in order to advertise their merits, and that advantage must be taken of the offer immediately. Following the suggestive matter should be a plain description of the articles on sale, with prices attached in prominent figures.

Good faith and square dealing are essential to success in advertising special sales. When customers appear in response to the ad the merchant should willingly sell them the particular article inquired for, even if there is but little margin of profit in its sale, for thus the dealer wins the customer's confidence and gains his patronage for the future. No plausible excuse for not showing the goods advertised will answer, and any insinuation that the goods are not of such quality as the customer would care to buy, or that they are "all sold out," is a sure means of turning away customers from the store.

Creating Desire.—Manufacturers of particular kinds, brands, or makes of commodities must create such a general demand for their goods that the wholesale and retail dealers will be forced to carry them in stock. Without such demand being first created, there is little chance for a new product to be marketed. The advertisement of the manufacturer should show in a convincing and enticing manner just why his particular product is the most desirable of its kind. For instance, in case of a new brand of food, the advertisement should tersely give such information as will impress the reader with the belief that it is the most desirable because the most palatable, most digestible, most nutritious, most wholesome, and most economical.

Keeping Eternally at It.—Judicious and persistent advertising will sell anything. While it is true that, as a general rule, good quality and real value are essential to the continued marketing of any commodity, yet experience has proven that worthless nostrums can be placed in continued and general demand by keeping their alleged merits constantly before the public, and this, notwithstanding the fact that their worthlessness has been repeatedly exposed in the leading magazines and newspapers of the country.

Advertising Mediums.—Newspapers and magazines are the most effective mediums for advertising all classes of commodities. Advertisements in street cars and on billboards are great aids to newspaper and magazine advertisements, but can never take their place. Their chief use is to familiarize the buying public with the names

and character of the commodities advertised and induce a more general reading of the convincing advertisements contained in the newspapers and magazines.

Mail-Order Advertising, especially since the establishment of free rural delivery and the Parcels Post system, is the most profitable of all, as it appeals strongly to consumers in country towns by offering them opportunities of purchasing goods on practically the same terms as are afforded purchasers in the larger towns and cities by the great department stores.

In this class of advertising the first essential is that the advertisements, by a few brief but skillfully constructed sentences shall attract and interest the readers to such a degree as to induce them to write for further information pertaining to the commodities advertised. The illustrated catalogues, booklets, folders and "follow-up letters" do the rest.

Follow-Up Letters, to be effective, must be individual and personal, couched in short, crisp sentences, giving just such plain and intelligible information as the inquirer desires, signed by the head of the firm. They must be sincere, and of such a character as to avoid giving offense by either flippancy or assumed superiority. They should direct attention to such particular portions of the folders or booklets that are to accompany the letter, as will serve to explain the points inquired about.

How to Write Effective Follow-Up Letters.—Mr. Donald Scott, in a recent number of *The Chicago Tribune's "Worker's Magazine,"* gives the following concise information as to the essentials of success in writing mail-order letters:

"No man can give his letter just the right personal ring and inducement unless he knows the addressee's viewpoint. The first great requirement, therefore, is that the correspondent must be able to think and feel about his proposition just as do the people to whom he writes.

"There are ways of getting a knowledge of the addressee other than actual life experience with or personal selling to the people to whom the appeal is made. The farmer visits the mail-order house in the big city, while the merchant finds it profitable to visit the wholesaler and the manufacturer or the manufacturer's agent. The correspondent should lose no opportunity to meet these men, get acquainted with them, wait on them, and study them, especially the way they choose and look at merchandise.

"One director of mail sales in Chicago has a requirement that each of his thirty mail salesmen must spend at least one day each week out on the floor in the sample

rooms selling goods in person to those who come in from small towns—the men they sell to, primarily, by mail. This weekly change of work is good for the correspondent in more ways than one.

“Realizing the importance of this knowledge, one mail salesman last summer spent his vacation visiting the stores of men he thought were typical of the kind to whom he sold. When he got back he reinforced this knowledge by frequent contact with visiting merchants, and as a direct result of this the increased results of his work have added fifty per cent to his salary within six months.

“The mail salesman must develop the knack of giving his words an original twist that avoids all stereotyped phraseology. He ought to be a student of psychology and of words as well as of human nature. And last, though not least by a long ways, the successful mail salesman must be a harsh self critic.

“Selling by mail is not the vocation that an egotist can follow to advantage. Such men stand a better chance in the personal selling game—provided they are fortunate enough to work under a sales manager who is able to turn that egotism into confidence.

“Most of these qualities that make a good mail salesman can be acquired. Many men have all the characteristics except the words. They find English composition a herculean task—even good talkers often find it hard to dictate. But efficiency in the use of words with most men is a matter of practice and hard work. Many men who find it hardest to write a sales letter make the biggest success of it.”

Advertising Agencies.—In all the large cities there are firms known as “advertising agencies” who make a business of buying space in the magazines and newspapers which reach the various kinds of people likely to be interested in particular kinds of commodities to be advertised, and manufacturers and producers who desire to do a general advertising, find it profitable to avail themselves of their services. These agencies employ expert “copy” writers and, as they buy space by the “wholesale” they can afford to place it at the service of advertisers at much reduced rates. Many large firms have their own advertising “directors,” who furnish prepared “copy” to the agencies.



FARMS AND FARMING

FARM STATISTICS

The following agricultural statistics are based on the official census of population, etc.

Farms, total number.....	6,340,357
Acreage, total.....	873,729,000
Acreage, improved.....	477,448,000
Acreage, unimproved.....	396,281,000
Average acres per farm.....	138
Value of farm lands.....	\$28,386,770,000
Value of farm buildings.....	\$6,294,737,000
Value of land and buildings.....	\$34,681,507,000
Value of implements and machinery.....	\$1,262,022,000
Value per acre of land (average).....	\$32.49
Value per acre of land and buildings.....	\$39.69
Expenditures for farm labor in 1910.....	\$357,392,000
Expenditures for fertilizers in 1910.....	\$53,432,000
Number of farms operated by owners.....	3,933,709
Number owned free of debt.....	2,622,341
Number owned subject to mortgage.....	1,311,364
Number of farms operated by tenants.....	2,349,254
Number of farms operated by managers.....	57,398
Number of farms operated by white persons.....	5,422,892
Number of farms operated by negroes.....	917,465

Time of Planting, Quantity of Seed, Etc.

NEW ENGLAND

Kind of Crop.	Date of Planting.	Amount of Seed per acre.	Weeks to maturity.
Corn.	May 10 to 30.	8 to 12 qts.	14-17
Wheat	Fall or Spring	2 bush.	20
Oats	April to May	2 to 3 bush.	11-15
Barley	April to June 20	. . . do	10-15
Rye.	Apr. to May, Sept.	5 to 6 pecks.	40
Buckwheat	June 1 to 20.	1 to 1½ bush.	10-15
White Beans.	May to June.	8 to 16 qts.	8-14
Potatoes.	April 15 to May 1.	8 to 20 bush.	12-20
Turnips	July 1 to August 3.	1 lb.	10
Mangels	April 15 to May 5.	4 to 6 lb.	17-22
Tobacco.	Seed bed, April		9-12

MIDDLE STATES

Corn.	April 20 to May 30.	6 to 8 qts.	16-18
Wheat	Sept. 20 to Oct. 20.	2 bush.	41-43
Oats	March to May	2 to 2½ bush.	16-17
Barley	March to May	. . . do	13-16
Rye.	Sept. 1 to Oct. 1.	1½ bush.	40-43
Buckwheat	June to July.	½ to 1½ bush.	8-10
White beans	May to June.	1½ bush.	13-14
Potatoes.	March to May	8 to 15 bush.	14-22
Sweet potatoes.	May to June.	10 to 12 bush.	10-15
Cabbage.	March to July	4 to 8 oz.	8-15
Turnips	July.	2 to 5 lbs.	10-12
Mangels	May.	10 to 15 bush.	15-18
Flax	May.	20 qts.	8-10
Tobacco.	Seed bed, March		15-20
Hay, timothy	August to October	6 to 8 qts.	
Hay, clover.	February to April.	6 qts.	

CENTRAL AND WESTERN STATES

Corn.	April 1 to June 1.	6 qts.	16-20
Wheat	Fall or Spring	2 bush.	40-42
Oats	April 1 to May 1.	2 to 3 bush.	12-14
Barley	Fall or Spring.	2 bush.	11-13
Rye.	Sept. 1 to 30.	1 to 2 bush.	35-40
Buckwheat	June	. . . do	10-12
White beans	May 10 to June 10	1½ bush.	12
Potatoes.	March 15 to June 1.	5 to 10 bush.	10-20
Turnips	July 15 to August 30.	1 to 6 lb.	10-16
Mangels	April 1 to May 15.	6 to 8 lb.	22-24
Flax	March 15 to May 15.	2 to 3 pecks.	15-20
Tobacco.	Seed bed, March.	Oz. to 6 Sq. rd.	15-18
Hay	April to May	8 to 15 lb.	

SOUTHERN STATES

Cotton	February to May 15.	1 to 3 bush.	20-30
Corn.	February to June	8 qts.	18-20
Wheat	Sept. to Nov.	2 bush.	43
Oats	Feb., May, Sept.	2½ bush.	17
Barley	April to May	. . . do	17
Rye.	September to October	1½ bush.	43
White beans.	March to May	1 to 2 bush.	7-8
Cabbage.	Oct., March to May	½ to 1 lb.	14
Water-melons.	March 1 to May 10.	2 to 7 lb.	16-20
Onions	Feb. 1 to April 10.		16-24
Potatoes.	Jan., Feb. to April	8 to 10 bush.	11-15
Sweet potatoes.	May to June.	10 to 12 bush.	12-15
Pumpkins	April 1 to May 1.	4 to 7 lb.	17-20
Tomatoes.	Jan. 1 to Feb. 19.	4 to 9 oz.	14-20
Turnips	Feb., Aug., April.	2 to 6 lb.	8-12
Tobacco.	Seed bed, March	Oz. to 6 sq. rd.	18-20
Cow peas.	May 1 to July 15.	2 to 5 pecks.	6-8

Relative Number of Plants or Hills in an Acre

Giving the number in an acre when the direct and cross rows are of equal or unequal width:

In.	10 in.	12 in.	15 in.	18 in.	20 in.	2 ft.	2½ ft.	3 ft.	3½ ft.	4 ft.	4½ ft.	5 ft.
10	62726											
12	52272	43560										
15	41817	34848	27878									
18	34848	29040	23232	19360								
20	31362	26136	20908	17424	15681							
24	26132	21780	17424	14520	13068	10890						
30	20908	17424	13939	11616	10454	8712	6969					
36	17424	14520	11616	9680	8712	7260	5808	4840				
42	14935	12446	9953	8297	7467	6223	4976	4148	3565			
48	13068	10890	8712	7260	6534	5445	4356	3630	3111	2722		
54	11616	9680	7744	6453	5308	4840	3872	3226	2767	2420	2151	
60	10454	8712	6969	5808	5227	4356	3484	2004	2489	2178	1936	1742

Distance Traveled by a Horse in Plowing an Acre of Land

With the quantity of land worked, at the rate of 16 and 18 miles per day of 9 hours:

Width of fur-row in inches.	Miles trav'd in plowing an acre.	Acres plowed per day.		Width of fur-row in inches.	Miles. trav'd in plowing an acre.	Acres plowed per day.	
		18 miles.	16 miles.			18 miles.	16 miles.
7	14.1-8	1 1-4	1 1-8	22	4 1-2	4	3 1-2
8	12 1-4	1 1-2	1 1-4	23	4 1-4	4 1-5	3 7-10
9	11	1 3-5	1 1-2	24	4	4 1-3	3 9-10
10	9 9-10	1 4-5	1 3-5	25	4	4 1-2	4
11	9	2	1 3-4	26	3 4-5	4 3-4	4 1-5
12	8 1-4	2 1-5	1 9-10	27	3 3-5	4 9-10	4 1-2
13	7 1-2	2 1-3	2 1-10	28	3 1-2	5 3-8	4 1-2
14	7	2 1-2	2 1-4	29	3 1-2	5 1-4	4 3-5
15	6 1-2	2 3-4	2 2-5	30	3 1-2	5 3-4	4 4-5
16	6 1-6	2 9-10	2 3-5	31	3 1-5	5	5
17	5 3-4	3 1-10	2 3-4	32	3 1-10	5 4-5	5 1-4
18	5 1-2	3 1-4	2 9-10	33	3	6	5 1-3
19	5 1-4	3 1-2	3 1-10	34	2 9-10	6 1-5	5 1-2
20	4 9-10	3 3-5	3 1-4	35	2 4-5	6 1-3	5 3-5
21	4 7-10	3 4-5	3 1-3	36	2 3-4	6 1-2	5 4-5

Measurement of Corn

In Cob.—Two heaping bushels of corn on the cob will make one struck bushel of shelled corn. Some claim that one and one-half bushels of ear will make one bushel of shelled corn. Much will depend upon the kind of corn, shape of the ear, size of the cob, etc.

In Crib.—To measure corn in a crib, multiply the length of the crib in inches by the width in inches, and that by the height of the corn in the crib in inches, and divide the product by 2,748, and the quotient will be the number of heaped bushels of ears. If the crib flares at the sides, measure the width at the

top and also at the bottom, add the two sums together, and divide by 2, which will give the mean width.

Capacity or Contents of a Granary, Bin, Crib or Wagon

Multiply the three dimensions—the length, width and depth—in feet (the inches, if any, being reduced to fractions of a foot), multiply the product by the decimal .803564, or deduct one-fifth, which is sufficiently exact for ordinary purposes, and the result is the number of bushels. Where the wagon or crib flares considerably in length or width, it will be necessary to obtain a mean dimension. This is done by taking the longest and shortest measures, with one or more intermediate ones, and dividing the sum of all by the number taken. The quotient will be the mean dimension sought. The greater the flare the larger the number of intermediate dimensions that should be taken to insure accuracy. Corn in the ear, when first cribbed, is estimated at twice the bulk of shelled corn.

Capacity of Corn-Cribs Ten Feet High

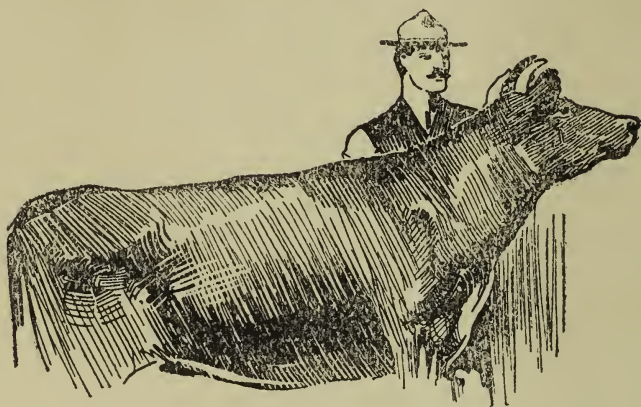
Four hundred cubic feet of dry meadow hay are estimated at one ton weight. The actual measurement to make a ton will be modified by the density of the volume of hay, the pressure it has been subjected to as in a large or long-standing stack, and the like. In barns the volume is variously estimated from 400 to 550, according to coarseness and the length of time it has been piled up. Find the cubic contents by measuring the three dimensions of the pile in feet, and divide by 400 or 450 or 500 or 550 (according to circumstances, as explained), and the quotient will be the number of tons, approximately.

Comparative Value of Good Hay and Other Food for Stock

100 lbs. hay are equal to	100 lbs. hay are equal to
804 lbs. turnips.	50 lbs. oats.
300 " carrots.	46 " wheat.
201 " uncooked potatoes	54 " rye.
175 " boiled potatoes.	64 " buckwheat.
339 " mangel-wurzel.	57 " Indian corn.
442 " rye straw.	45 " peas and beans.
360 " wheat straw.	105 " wheat bran.
180 " barley straw.	109 " rye bran.
150 " pea straw.	167 " wheat, pea and oat chaff.
200 " buckwheat straw.	179 " rye and barley mixed.
275 " green Indian corn.	68 " acorns.

**Table Showing Amount of Hay or Its Equivalent Required
Each Day for Every One Hundred Pounds
an Animal Weighs**

Working Horses.....	3.08	lbs.
Working Oxen.....	2.40	"
Fatting Oxen.....	5.00	"
Fatting Oxen, when fat.....	4.00	"
Milch Cows.....	from 2.25 to	2.40
Dry Cows.....	2.42	"
Young Growing Cattle.....	3.08	"
Steers	2.84	"
Pigs	3.00	"
Sheep	3.00	"



How to Tell the Age of Cattle

Age of Cattle.—A cow's horn is generally supposed to furnish a correct indication of the age of the animal. This is not always true. However, for ordinary purposes, the following will be found to be approximately correct. At two years of age a circle of thick matter begins to form on the animal's horns, which becomes clearly defined at three years of age, when another circle or ring begins to form, and so on year after year. Its age then can be determined by counting the number of rings and adding two to their number. The rings on the bull's horns do not show themselves until he is five years old, so to the number of rings we must add five to arrive at his age. Unless the rings are clear and distinct, this rule will not apply. Besides, dealers sometimes file off some of the rings of old cattle to make them appear younger.

Age of Sheep and Goats.—At one year old they have eight front teeth of uniform size. At two years of age the two middle ones are supplanted by two large ones. At three, a small tooth appears on each side. At four, there are six large teeth. At five, all the front teeth are large, and at six the whole begin to get large.

To Find the Weight of Live Stock by Measurement

The only instrument necessary is a measure with feet and inch marks upon it. The girth is the circumference of the animal just behind the shoulder blades. The length is the distance from the shoulder blades. The superficial feet are obtained by multiplying the girth and length. The following table contains the rule to ascertain the weight of the animal:

If less than one foot in girth, multiply superficial feet by eight.

If less than three and more than one, multiply superficial feet by eleven.

If less than five and more than three, multiply superficial feet by sixteen.

If less than seven and more than five, multiply superficial feet by twenty-three.

If less than nine and more than seven, multiply superficial feet by thirty-three.

If less than eleven and more than nine, multiply superficial feet by forty-two.

EXAMPLE: Suppose the girth of a bullock to be six feet three inches; length five feet six inches; the superficial area will then be thirty-four, and, in accordance with the preceding table, the weight will be seven hundred and eighty-two pounds.

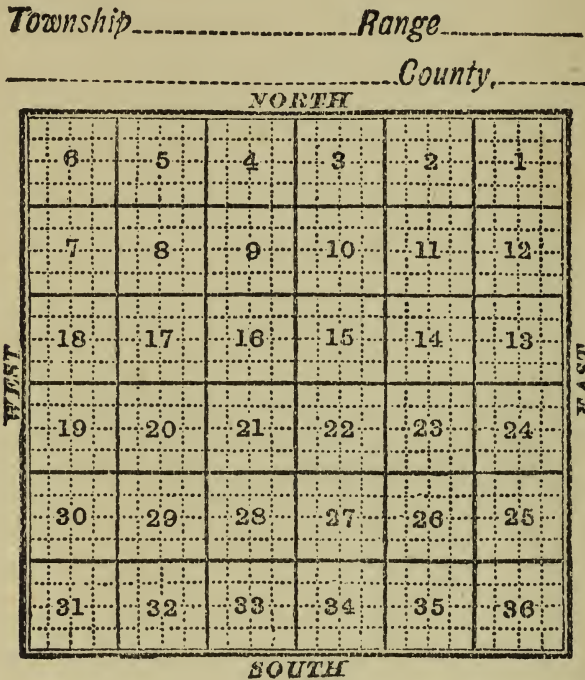
EXAMPLE: Suppose a pig to measure in girth two feet, and length one foot and nine inches. There would then be $3\frac{1}{2}$ feet, which, multiplied by eleven, gives $38\frac{1}{2}$ pounds as the weight of the animal when dressed. In this way, the weight of the four quarters can be substantially ascertained during life.

Measurement of Land

If the field be a square or parallelogram, multiply the length in rods by the width in rods, and divide by 160, the number of square rods in an acre. If the field is triangular, multiply the length of the longest side in rods by the greatest width in rods, and divide half the product by 160. If the field be of irregular shape, divide it into triangles, and find the acreage of each triangle as above. All straight-sided fields can be thus measured. Where the sides are crooked and irregular, take the length in rods in a number of places at equal distances apart, add them, and divide by the number of measurements, which will give the mean length; proceed similarly with the width, multiply the mean length by the mean width, and divide by 160. Where the field is in a circle, find the diameter in rods, multiply the square of the diameter by 7.854, and divide by 160.

To Lay Out an Acre in Rectangular Form.—An acre of land contains 160 square rods, or 43,560 square feet. Hence, to lay out an acre at right angles (square corners), when one side is known, divide the units in the square contents by the units of

the same kind in the length of the known side. Thus: if the known side be 4 rods, divide 160 by 4, and the quotient, 40, will be the depth of the acre-plot. If the length of the known side be 90 feet, divide 43,560 by 90, and the quotient, 48, will be the depth of an acre-plot.



Measurement of an Acre Plot

Either of the following measures include an acre plot:

3 by 53 1-8 rods.	7 by 22 6-7 rods.	10 by 16 rods.
4 by 40 "	8 by 20 "	11 by 14 6-11 "
5 by 32 "	9 by 17 7-8 "	12 by 13 1-3 "
6 by 26 2-3 "		

12 rods 10 feet and 8 $\frac{1}{2}$ inches square make an acre.

Square Feet and Feet Square in Fractions of an Acre.

Fraction of an acre	Square feet.	Feet square.	Fraction of an acre.	Square feet.	Feet square.
1-16	2722 $\frac{1}{2}$	52 $\frac{1}{2}$	$\frac{1}{4}$	21780	147 $\frac{1}{2}$
1-8	5445	73 $\frac{1}{2}$	$\frac{1}{2}$	43560	208 $\frac{1}{2}$
1-4	10890	104 $\frac{1}{2}$	2	87120	295 $\frac{1}{2}$
1-3	14520	120 $\frac{1}{2}$			

Amount of Barbed Wire Required for Fences

Estimated number of pounds of Barbed Wire required to fence space at distances mentioned, with one, two or three lines of wire, based upon each pound of wire measuring one rod ($16\frac{1}{2}$ feet).

	1 Line.	2 Lines.	3 Lines.
1 Square acre	50 $\frac{1}{2}$ lbs.	101 $\frac{1}{2}$ lbs.	152 lbs.
1 Side of a square acre.	12 $\frac{1}{2}$ lbs.	25 $\frac{1}{2}$ lbs.	38 lbs.
1 Square half acre.	36 lbs.	72 lbs.	108 lbs.
1 Square mile.	1280 lbs.	2560 lbs.	3840 lbs.
1 Side of a square mile.	320 lbs.	640 lbs.	960 lbs.
1 Rod in length	1 lbs.	2 lbs.	3 lbs.
100 Rods in length.	100 lbs.	200 lbs.	300 lbs.
100 Feet in length.	6 1-16 lbs.	12 $\frac{1}{2}$ lbs.	18 3-16 lbs.

Minimum Weights of Produce

The following are minimum weights of certain articles of produce according to the laws of the United States:

	Per Bushel.		Per Bushel.
Wheat.	60 lbs.	Dried Peaches.	33 lbs.
Corn, in the ear	70 "	Dried Apples.	26 "
Corn, shelled	56 "	Clover Seed	60 "
Rye.	56 "	Flax Seed.	56 "
Buckwheat	48 "	Millet Seed.	50 "
Barley.	48 "	Hungarian Grass Seed.	50 "
Oats.	32 "	Timothy Seed	45 "
Peas	60 "	Blue Grass Seed	44 "
White Beans	60 "	Hemp Seed	44 "
Castor Beans.	46 "	Salt (see note below)	
White Potatoes.	60 "	Corn Meal.	48 "
Sweet Potatoes	55 "	Ground Peas	24 "
Onions.	57 "	Malt.	34 "
Turnips.	55 "	Bran	20 "

SALT.—Weight per bushel as adopted by different States ranges from 50 to 80 pounds. Coarse salt in Pennsylvania is reckoned at 80 pounds, and in Illinois at 50 pounds per bushel. Fine salt in Pennsylvania is reckoned at 62 pounds, in Kentucky and Illinois at 55 pounds per bushel.

Area and Weight of Tile

The following table shows the area and the weight of the different sized tile

Size.	Weight.	Area.	Size.	Weight.	Area.
3 in.	5 lbs. ea.	8 $\frac{1}{2}$ sq. in.	7 in.	15 lbs. ea.	41 sq. in.
3 $\frac{1}{2}$ "	6 "	9 $\frac{1}{2}$ "	8 "	18 "	53 $\frac{1}{2}$ "
4 "	7 "	14 "	9 "	21 "	67 "
5 "	10 "	21 $\frac{1}{2}$ "	10 "	24 "	80 $\frac{1}{2}$ "
6 "	12 "	30 $\frac{1}{2}$ "	12 "	28 "	113 "

The Carrying Capacity of Tile

GALLONS PER MINUTE

Size of Tile.	Fall per 100 Feet.						
	1 in.	3 in.	6 in.	9 in.	12 in.	24 in.	36 in.
3-inch.....	13	23	32	40	46	64	79
4-inch.....	27	47	66	81	93	131	163
6-inch.....	75	129	183	224	258	364	450
8-inch.....	153	265	375	460	529	750	923
9-inch.....	205	355	593	617	711	1006	1240
10-inch.....	267	463	655	803	926	1310	1613
12-inch.....	422	730	1033	1273	1468	2076	2551

A large tile will carry more water according to its size than a small one. This is because there is less surface on the inside of the large tile compared with the size of stream, and therefore less friction. More water will flow through a straight tile than a crooked one having the same diameter.

EXAMPLE: A nine-inch tile at 6 inches fall to the 100 feet will flow 593 gals. per minute.

How to Use the Hog and Cattle Table

CATTLE.

What will be the cost of 1,170 lbs. of cattle at \$4.25 per hundredweight?

$$1,100 @ \$4.25 = \$46.75$$

$$70 @ 4.25 = \underline{2.98}$$

$$\text{Answer} - \$49.73$$

Hogs.

What will be the cost of 2,750 lbs. of hogs at \$3.75 per hundredweight?

$$2,700 @ \$3.75 = \$101.25$$

$$50 @ 3.75 = \underline{1.88}$$

$$\text{Answer} - \$103.13$$

Hog and Cattle Table

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The middle column gives the number of pounds and the top of each column the price per pound or hundred weight.

5c	10	2.50	2.75	3.00	3.25	Weight	3.50	3.75	4.00	4.25	4.50
.00	.00	.08	.08	.09	.10	3	.11	.11	.12	.13	.14
.00	.01	.13	.14	.15	.16	5	.18	.19	.20	.21	.23
.01	.01	.25	.28	.30	.33	10	.35	.38	.40	.43	.45
.01	.02	.38	.41	.45	.49	15	.53	.56	.60	.64	.68
.01	.02	.50	.55	.60	.65	20	.70	.75	.80	.85	.90
.01	.03	.63	.69	.75	.81	25	.88	.94	1.00	1.06	1.13
.02	.03	.75	.83	.90	.98	30	1.05	1.13	1.20	1.28	1.36
.02	.04	.88	.96	1.05	1.14	35	1.23	1.31	1.40	1.49	1.58
.02	.04	1.00	1.10	1.20	1.30	40	1.40	1.50	1.60	1.70	1.80
.02	.05	1.13	1.24	1.35	1.46	45	1.53	1.69	1.80	1.91	2.03
.03	.05	1.25	1.38	1.50	1.63	50	1.75	1.88	2.00	2.13	2.25
.03	.06	1.38	1.51	1.65	1.79	55	1.93	2.06	2.20	2.34	2.48
.03	.06	1.50	1.65	1.80	1.95	60	2.10	2.25	2.40	2.55	2.70
.03	.07	1.63	1.79	1.95	2.11	65	2.28	2.44	2.60	2.76	2.93
.04	.07	1.75	1.93	2.10	2.28	70	2.45	2.63	2.80	2.98	3.15
.04	.08	1.88	2.08	2.25	2.44	75	2.63	2.81	3.00	3.19	3.38
.04	.08	2.00	2.20	2.40	2.60	80	2.80	3.00	3.20	3.40	3.60
.04	.09	2.13	2.34	2.55	2.76	85	2.98	3.19	3.40	3.61	3.83
.05	.09	2.25	2.48	2.70	2.92	90	3.15	3.38	3.60	3.83	4.05
.05	.10	2.38	2.61	2.85	3.08	95	3.33	3.56	3.80	4.04	4.28
.05	.10	2.50	2.75	3.00	3.25	100	3.50	3.75	4.00	4.25	4.50
.10	.20	5.00	5.50	6.00	6.50	200	7.00	7.50	8.00	8.50	9.00
.15	.30	7.50	8.25	9.00	9.75	300	10.50	11.25	12.00	12.75	13.50
.20	.40	10.00	11.00	12.00	13.00	400	14.00	15.00	16.00	17.00	18.00
.25	.50	12.50	13.75	15.00	16.25	500	17.50	18.75	20.00	21.25	22.50
.30	.60	15.00	16.50	18.00	19.50	600	21.00	22.50	24.00	25.50	27.00
.35	.70	17.50	19.25	21.00	22.75	700	24.50	26.25	28.00	29.75	31.50
.40	.80	20.00	22.00	24.00	26.00	800	28.00	30.00	32.00	34.00	36.00
.45	.90	22.50	24.75	27.00	29.25	900	31.50	33.75	36.00	38.25	40.50
.50	1.00	25.00	27.50	30.00	32.50	1000	35.00	37.50	40.00	42.50	45.00
.55	1.10	27.50	30.25	33.00	35.75	1100	38.50	41.25	44.00	46.75	49.50
.60	1.20	30.00	33.00	36.00	39.00	1200	42.00	45.00	48.00	51.00	54.00
.65	1.30	32.50	35.75	39.00	42.25	1300	45.50	48.75	52.00	55.25	58.50
.70	1.40	35.00	38.50	42.00	45.50	1400	49.00	52.50	56.00	59.50	63.00
.75	1.50	37.50	41.25	45.00	48.75	1500	52.50	56.25	60.00	63.75	67.50
.80	1.60	40.00	44.00	48.00	52.00	1600	56.00	60.00	64.00	68.00	72.00
.85	1.70	42.50	46.75	51.00	55.25	1700	59.50	63.75	68.00	72.25	76.50
.90	1.80	45.00	49.50	54.00	58.50	1800	63.00	67.50	72.00	76.50	81.00
.95	1.90	47.50	52.25	57.00	61.75	1900	66.50	71.25	76.00	80.75	85.50
1.00	2.00	50.00	55.00	60.00	65.00	2000	70.00	75.00	80.00	85.00	90.00
1.05	2.10	52.50	57.75	63.00	68.25	2100	73.50	78.75	84.00	89.25	94.50
1.10	2.20	55.00	60.50	66.00	71.50	2200	77.00	82.50	88.00	93.50	99.00
1.15	2.30	57.50	63.25	69.00	74.75	2300	80.50	86.25	92.00	97.75	103.50
1.20	2.40	60.00	66.00	72.00	78.00	2400	84.00	90.00	96.00	102.00	108.00
1.25	2.50	62.50	68.75	75.00	81.25	2500	87.50	93.75	100.00	106.25	112.50
1.30	2.60	65.00	71.50	78.00	84.50	2600	91.00	97.50	104.00	110.50	117.00
1.35	2.70	67.50	74.25	81.00	87.75	2700	94.50	101.25	108.00	114.75	121.50
1.40	2.80	70.00	77.00	84.00	91.00	2800	98.00	105.00	112.00	119.00	126.00
1.45	2.90	72.50	79.75	87.00	94.25	2900	101.50	108.75	116.00	123.25	130.50
1.50	3.00	75.00	82.50	90.00	97.50	3000	105.00	112.50	120.00	127.50	135.00
1.55	3.10	77.50	85.25	93.00	100.75	3100	108.50	116.25	124.00	131.75	139.50
1.60	3.20	80.00	88.00	96.00	104.00	3200	112.00	120.00	128.00	136.00	144.00
1.65	3.30	82.50	90.75	99.00	107.25	3300	115.50	123.75	132.00	140.25	148.50
1.70	3.40	85.00	93.50	102.00	110.50	3400	119.00	127.50	136.00	144.50	153.00
1.75	3.50	87.50	96.25	105.00	113.75	3500	122.50	131.25	140.00	148.75	157.50
1.80	3.60	90.00	99.00	108.00	117.00	3600	126.00	135.00	144.00	153.00	162.00
1.85	3.70	92.50	101.75	111.00	120.25	3700	129.50	138.75	148.00	157.25	166.50
1.90	3.80	95.00	104.50	114.00	123.50	3800	133.00	142.50	152.00	161.50	171.00
1.95	3.90	97.50	107.25	117.00	126.75	3900	136.50	146.25	156.00	165.75	175.50
2.00	4.00	100.00	110.00	120.00	130.00	4000	140.00	150.00	160.00	170.00	180.00
2.05	4.10	102.50	112.75	123.00	133.25	4100	143.50	153.75	164.00	174.25	184.50
2.10	4.20	105.00	115.50	126.00	136.50	4200	147.00	157.50	168.00	178.50	189.00
2.15	4.30	107.50	118.25	129.00	139.75	4300	150.50	161.25	172.00	182.75	193.50
2.20	4.40	110.00	121.00	132.00	143.00	4400	154.00	165.00	176.00	187.00	198.00
2.25	4.50	112.50	123.75	135.00	146.25	4500	157.50	168.75	180.00	191.25	202.50

How to Find the Number of Bushels of Grain in a Bin or Box

Rule.—Multiply the length in feet by the height in feet, and then again by the breadth in feet, and then again by 8, and cut off the right hand figure. The last result will be the number of bushels.

Example.—How many bushels in a bin 12 feet long, 8 feet wide and 4 feet high?

Solution.— $12 \times 8 \times 4 \times 8 = 307.2$ bushels.—Answer.

To Find the Contents of a Wagon Box

A common wagon box is a little more than ten feet long and three feet wide, and will hold about two bushels for every inch in depth.

Rule.—Multiply the depth of the wagon box in inches by 2, and you have the number of bushels.

If the wagon box is 11 feet long multiply the depth in inches by 2, and add one-tenth of the number of bushels to itself.

Example.—How many bushels of grain will a wagon box hold, 20 inches deep and 10 feet long?

Solution.— $20 \times 2 = 40$.—Answer.

N. B.—A bushel to the inch is calculated for corn on the cob.

Explanations of Grain Tables

The figures in heavy type represent the weight of the load, the number of bushels and pounds over are found at the right under the kind of grain.

Example.—How many bushels in a load of wheat weighing 1490 pounds? Run down the first, or weight column, to 1490 and find opposite under "wheat" 24 bushels and 50 pounds.

Table Showing the Number of Bushels and odd Pounds in a Load of Grain.

No. of Load	Oats. 32 Lbs.		Corn, Eye 56 Lbs.		Wheat. 60 Lbs.		Ear Corn 70 Lbs.		Ear Corn 75 Lbs.		Barley. 48 Lbs.	
	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.
1010	31	18	18	02	16	50	14	30	13	35	21	02
1020	31	28	18	12	17	00	14	40	13	45	21	12
1030	32	06	18	22	17	10	14	50	13	55	21	22
1040	32	16	18	32	17	20	14	60	13	65	21	32
1050	32	26	18	42	17	30	15	00	14	00	21	42
1060	33	04	18	52	17	40	15	10	14	10	22	04
1070	33	14	19	06	17	50	15	20	14	20	22	14
1080	33	24	19	16	18	00	15	30	14	30	22	24
1090	34	02	19	26	18	10	15	40	14	40	22	34
1100	34	12	19	36	18	20	15	50	14	50	22	44
1110	34	22	19	46	18	30	15	60	14	60	23	06
1120	35	00	20	00	18	40	16	00	14	70	23	16
1130	35	10	20	10	18	50	16	10	15	05	23	26
1140	35	20	20	20	19	00	16	20	15	15	23	36
1150	35	30	20	30	19	10	16	30	15	25	23	46
1160	36	08	20	40	19	20	16	40	15	35	24	08
1170	36	18	20	50	19	30	16	50	15	45	24	18
1180	36	28	21	04	19	40	16	60	15	55	24	28
1190	37	06	21	14	19	50	17	00	15	65	24	38
1200	37	16	21	24	20	00	17	10	16	00	25	00
1210	37	26	21	34	20	10	17	20	16	10	25	10
1220	38	04	21	44	20	20	17	30	16	20	25	20
1230	38	14	21	54	20	30	17	40	16	30	25	30
1240	38	24	22	08	20	40	17	50	16	40	25	40
1250	39	02	22	18	20	50	17	60	16	50	26	02
1260	39	12	22	28	21	00	18	00	16	60	26	12
1270	39	22	22	38	21	10	18	10	16	70	26	22
1280	40	00	22	48	21	20	18	20	17	05	26	32
1290	40	10	23	02	21	30	18	30	17	15	26	42
1300	40	20	23	12	21	40	18	40	17	25	27	04
1310	40	30	23	22	21	50	18	50	17	35	27	14
1320	41	08	23	32	22	00	18	60	17	45	27	24
1330	41	18	23	42	22	10	19	00	17	55	27	34
1340	41	28	23	52	22	20	19	10	17	65	27	44
1350	42	06	24	06	22	30	19	20	18	00	28	06
1360	42	16	24	16	22	40	19	30	18	10	28	16
1370	42	26	24	26	22	50	19	40	18	20	28	26
1380	43	04	24	36	23	00	19	50	18	30	28	36
1390	43	14	24	46	23	10	19	60	18	40	28	46
1400	43	24	25	00	23	20	20	00	18	50	29	08
1410	44	02	25	10	23	30	20	10	18	60	29	18
1420	44	12	25	20	23	40	20	20	18	70	29	28
1430	44	22	25	30	23	50	20	30	19	05	29	38
1440	45	00	25	40	24	00	20	40	19	15	30	00
1450	45	10	25	50	24	10	20	50	19	25	30	10
1460	45	20	26	04	24	20	20	60	19	35	30	20
1470	45	30	26	14	24	30	21	00	19	45	30	30
1480	46	08	26	24	24	40	21	10	19	55	30	40
1490	46	18	26	34	24	50	21	20	19	65	31	02
1500	46	28	26	44	25	00	21	30	20	00	31	12

Table Showing the Number of Bushels and odd Pounds in
a Load of Grain—Continued.

Net Weight Lbs.	Oats. 32 Lbs.		Corn, Eye 56 Lbs.		Wheat. 60 Lbs.		Ear Corn 70 Lbs.		Ear Corn 75 Lbs.		Barley. 48 Lbs.	
	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.
1510	47	06	26	54	25	10	21	40	20	10	31	22
1520	47	16	27	08	25	20	21	50	20	20	31	32
1530	47	26	27	18	25	30	21	60	20	30	31	42
1540	48	04	27	28	25	40	22	00	20	40	32	04
1550	48	14	27	38	25	50	22	10	20	50	32	14
1560	48	24	27	48	26	00	22	20	20	60	32	24
1570	49	02	28	02	26	10	22	30	20	70	32	34
1580	49	12	28	12	26	20	22	40	21	05	32	44
1590	49	22	28	22	26	30	22	50	21	15	33	06
1600	50	00	28	32	26	40	22	60	21	25	33	16
1610	50	10	28	42	26	50	23	00	21	35	33	26
1620	50	20	28	52	27	00	23	10	21	45	33	36
1630	50	30	29	06	27	10	23	20	21	55	33	46
1640	51	08	29	16	27	20	23	30	21	65	34	08
1650	51	18	29	26	27	30	23	40	22	00	34	18
1660	51	28	29	36	27	40	23	50	22	10	34	28
1670	52	06	29	46	27	50	23	60	22	20	34	38
1680	52	16	30	00	28	00	24	00	22	30	35	00
1690	52	26	30	10	28	10	24	10	22	40	35	10
1700	53	04	30	20	28	20	24	20	22	50	35	20
1710	53	14	30	30	28	30	24	30	22	60	35	30
1720	53	24	30	40	28	40	24	40	22	70	35	40
1730	54	02	30	50	28	50	24	50	23	05	36	02
1740	54	12	31	04	29	00	24	60	23	15	36	12
1750	54	22	31	14	29	10	25	00	23	25	36	22
1760	55	00	31	24	29	20	25	10	23	35	36	32
1770	55	10	31	34	29	30	25	20	23	45	36	42
1780	55	20	31	44	29	40	25	30	23	55	37	04
1790	55	30	31	54	29	50	25	40	23	65	37	14
1800	56	08	32	08	30	00	25	50	24	00	37	24
1810	56	18	32	18	30	10	25	60	24	10	37	34
1820	56	28	32	28	30	20	26	00	24	20	37	44
1830	57	06	32	38	30	30	26	10	24	30	38	06
1840	57	16	32	48	30	40	26	20	24	40	38	16
1850	57	26	33	02	30	50	26	30	24	50	38	26
1860	58	04	33	12	31	00	26	40	24	60	38	36
1870	58	14	33	22	31	10	26	50	24	70	38	46
1880	58	24	33	32	31	20	26	60	25	05	39	08
1890	59	02	33	42	31	30	27	00	25	15	39	18
1900	59	12	33	52	31	40	27	10	25	25	39	28
1910	59	22	34	06	31	50	27	20	25	35	39	38
1920	60	00	34	16	32	00	27	30	25	45	40	00
1930	60	10	34	26	32	10	27	40	25	55	40	10
1940	60	20	34	36	32	20	27	50	25	65	40	20
1950	60	30	34	46	32	30	27	60	26	00	40	30
1960	61	08	35	00	32	40	28	00	26	10	40	40
1970	61	18	35	10	32	50	28	10	26	20	41	02
1980	61	28	35	20	32	00	28	20	26	30	41	12
1990	62	06	35	30	32	10	28	30	26	40	41	22
2000	62	16	35	40	32	20	28	40	26	50	41	32

Table Showing the Number of Bushels and odd Pounds in a Load of Grain—Continued.

Net Weight	Oats. 32 Lbs.		Corn, Rye 56 Lbs.		Wheat. 60 Lbs.		Ear Corn 70 Lbs.		Ear Corn 75 Lbs.		Barley. 48 Lbs.	
	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.
2010	62	26	35	50	33	30	28	50	26	60	41	42
2020	63	04	36	04	33	40	28	60	26	70	42	04
2030	63	14	36	14	33	50	29	00	27	05	42	14
2040	63	24	36	24	34	00	29	10	27	15	42	24
2050	64	02	36	34	34	10	29	20	27	25	42	34
2060	64	12	36	44	34	20	29	30	27	35	42	44
2070	64	22	36	54	34	30	29	40	27	45	43	06
2080	65	00	37	08	34	40	29	50	27	55	43	16
2090	65	10	37	18	34	50	29	60	27	65	43	26
2100	65	20	37	28	35	00	30	00	28	00	43	36
2110	65	30	37	38	35	10	30	10	28	10	43	46
2120	66	08	37	48	35	20	30	20	28	20	44	08
2130	66	18	38	02	35	30	30	30	28	30	44	18
2140	66	28	38	12	35	40	30	40	28	40	44	28
2150	67	06	38	22	35	50	30	50	28	50	44	38
2160	67	16	38	32	36	00	30	60	28	60	45	00
2170	67	26	38	42	36	10	31	00	28	70	45	10
2180	68	04	38	52	36	20	31	10	29	05	45	20
2190	68	14	39	06	36	30	31	20	29	15	45	30
2200	68	24	39	16	36	40	31	30	29	25	45	40
2210	69	02	39	26	36	50	31	40	29	35	46	02
2220	69	12	39	36	37	00	31	50	29	45	46	12
2230	69	22	39	46	37	10	31	60	29	55	46	22
2240	70	00	40	00	37	20	32	00	29	65	46	32
2250	70	10	40	10	37	30	32	10	30	00	46	42
2260	70	20	40	20	37	40	32	20	30	10	47	04
2270	70	30	40	30	37	50	32	30	30	20	47	14
2280	71	08	40	40	38	00	32	40	30	30	47	24
2290	71	18	40	50	38	10	32	50	30	40	47	34
2300	71	28	41	04	38	20	32	60	30	50	47	44
2310	72	06	41	14	38	30	33	00	30	60	48	06
2320	72	16	41	24	38	40	33	10	30	70	48	16
2330	72	26	41	34	38	50	33	20	31	05	48	26
2340	73	04	41	44	39	00	33	30	31	15	48	36
2350	73	14	41	54	39	10	33	40	31	25	48	46
2360	73	24	42	08	39	20	33	50	31	35	49	08
2370	74	02	42	18	39	30	33	60	31	45	49	18
2380	74	12	42	28	39	40	34	00	31	55	49	28
2390	74	22	42	38	39	50	34	10	31	65	49	38
2400	75	00	42	48	40	00	34	20	32	00	50	00
2410	75	10	43	02	40	10	34	30	32	10	50	10
2420	75	20	43	12	40	20	34	40	32	20	50	20
2430	75	30	43	22	40	30	34	50	32	30	50	30
2440	76	08	43	32	40	40	34	60	32	40	50	40
2450	76	18	43	42	40	50	35	00	32	50	51	02
2460	76	28	43	52	41	00	35	10	32	60	51	12
2470	77	06	44	06	41	10	35	20	32	70	51	22
2480	77	16	44	16	41	20	35	30	33	05	51	32
2490	77	26	44	26	41	30	35	40	33	15	51	42
2500	78	04	44	36	41	40	35	50	33	25	52	04

Table Showing the Number of Bushels and odd Pounds in
a Load of Grain—Continued.

Net Weight	Oats. 32 Lbs.		Corn, Rye 56 Lbs.		Wheat. 60 Lbs.		Ear Corn 70 Lbs.		Ear Corn 75 Lbs.		Barley. 48 Lbs.	
	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.
2510	78	14	44	46	41	50	35	60	33	35	52	14
2520	78	24	45	00	42	00	36	00	33	45	52	24
2530	79	02	45	10	42	10	36	10	33	55	52	34
2540	79	12	45	20	42	20	36	20	33	65	52	44
2550	79	22	45	30	42	30	36	30	34	00	53	06
2560	80	00	45	40	42	40	36	40	34	10	53	16
2570	80	10	45	50	42	50	36	50	34	20	53	26
2580	80	20	46	04	43	00	36	60	34	30	53	36
2590	80	30	46	14	43	10	37	00	34	40	53	46
2600	81	08	46	24	43	20	37	10	34	50	54	08
2610	81	18	46	34	43	30	37	20	34	60	54	18
2620	81	28	46	44	43	40	37	30	34	70	54	28
2630	82	06	46	54	43	50	37	40	35	05	54	38
2640	82	16	47	08	44	00	37	50	35	15	55	00
2650	82	26	47	18	44	10	37	60	35	25	55	10
2660	83	04	47	28	44	20	38	00	35	35	55	20
2670	83	14	47	38	44	30	38	10	35	45	55	30
2680	83	24	47	48	44	40	38	20	35	55	55	40
2690	84	02	48	02	44	50	38	30	35	65	56	02
2700	84	12	48	12	45	00	38	40	36	00	56	12
2710	84	22	48	22	45	10	38	50	36	10	56	22
2720	85	00	48	32	45	20	38	60	36	20	56	32
2730	85	10	48	42	45	30	39	00	36	30	56	42
2740	85	20	48	52	45	40	39	10	36	40	57	04
2750	85	30	49	06	45	50	39	20	36	50	57	14
2760	86	08	49	16	46	00	39	30	36	60	57	24
2770	86	18	49	26	46	10	39	40	36	70	57	34
2780	86	28	49	36	46	20	39	50	37	05	57	44
2790	87	06	49	46	46	30	39	60	37	15	58	06
2800	87	16	50	00	46	40	40	00	37	25	58	16
2810	87	26	50	10	46	50	40	10	37	35	58	26
2820	88	04	50	20	47	00	40	20	37	45	58	36
2830	88	14	50	30	47	10	40	30	37	55	58	46
2840	88	24	50	40	47	20	40	40	37	65	59	08
2850	89	02	50	50	47	30	40	50	38	00	59	18
2860	89	12	51	04	47	40	40	60	38	10	59	28
2870	89	22	51	14	47	50	41	00	38	20	59	38
2880	90	00	51	24	48	00	41	10	38	30	60	00
2890	90	10	51	34	48	10	41	20	38	40	60	10
2900	90	20	51	44	48	20	41	30	38	50	60	20
2910	90	30	51	54	48	30	41	40	38	60	60	30
2920	91	08	52	08	48	40	41	50	38	70	60	40
2930	91	18	52	18	48	50	41	60	39	05	61	02
2940	91	28	52	28	49	00	42	00	39	15	61	12
2950	92	06	52	38	49	10	42	10	39	25	61	22
2960	92	16	52	48	49	20	42	20	39	35	61	32
2970	92	26	53	02	49	30	42	30	39	45	61	42
2980	93	04	53	12	49	40	42	40	39	55	62	04
2990	93	14	53	22	49	50	42	50	39	65	62	14
3000	93	24	53	32	50	00	42	60	40	00	62	24

Table Showing the Number of Bushels and odd Pounds in
a Load of Grain—Continued.

No.	Oats. 32 Lbs.		Corn, Eye 56 Lbs.		Wheat. 60 Lbs.		Ear Corn 70 Lbs.		Ear Corn 75 Lbs.		Barley. 48 Lbs.	
	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.
3010	94	02	53	42	50	10	43	00	40	10	62	34
3020	94	12	53	52	50	20	43	10	40	20	62	44
3030	94	22	54	06	50	30	43	20	40	30	63	06
3040	95	00	54	16	50	40	43	30	40	40	63	16
3050	95	10	54	26	50	50	43	40	40	50	63	26
3060	95	20	54	36	51	00	43	50	40	60	63	36
3070	95	30	54	46	51	10	43	60	40	70	63	46
3080	96	08	55	00	51	20	44	00	41	05	64	08
3090	96	18	55	10	51	30	44	10	41	15	64	18
3100	96	28	55	20	51	40	44	20	41	25	64	28
3110	97	06	55	30	51	50	44	30	41	35	64	38
3120	97	16	55	40	52	00	44	40	41	45	65	00
3130	97	26	55	50	52	10	44	50	41	55	65	10
3140	98	04	56	04	52	20	44	60	41	65	65	20
3150	98	14	56	14	52	30	45	00	42	00	65	30
3160	98	24	56	24	52	40	45	10	42	10	65	40
3170	99	02	56	34	52	50	45	20	42	20	66	02
3180	99	12	56	44	53	00	45	30	42	30	66	12
3190	99	22	56	54	53	10	45	40	42	40	66	22
3200	100	00	57	08	53	20	45	50	42	50	66	32
3210	100	10	57	18	53	30	45	60	42	60	66	42
3220	100	20	57	28	53	40	46	00	42	70	67	04
3230	100	30	57	38	53	50	46	10	43	05	67	14
3240	101	08	57	48	54	00	46	20	43	15	67	24
3250	101	18	58	02	54	10	46	30	43	25	67	34
3260	101	28	58	12	54	20	46	40	43	35	67	44
3270	102	06	58	22	54	30	46	50	43	45	68	06
3280	02	16	58	32	54	40	46	60	43	55	68	16
3290	102	26	58	42	54	50	47	00	43	65	68	26
3300	103	04	58	52	55	00	47	10	44	00	68	36
3310	103	14	59	06	55	10	47	20	44	10	68	46
3320	103	24	59	16	55	20	47	30	44	20	69	08
3330	104	02	59	26	55	30	47	40	44	30	69	18
3340	104	12	59	36	55	40	47	50	44	40	69	28
3350	104	22	59	46	55	50	47	60	44	50	69	38
3360	105	00	60	00	56	00	48	00	44	60	70	00
3370	105	10	60	10	56	10	48	10	44	70	70	10
3380	105	20	60	20	56	20	48	20	45	05	70	20
3390	105	30	60	30	56	30	48	30	45	15	70	30
3400	106	08	60	40	56	40	48	40	45	25	70	40
3410	106	18	60	50	56	50	48	50	45	35	71	02
3420	106	28	61	04	57	00	48	60	45	45	71	12
3430	107	06	61	14	57	10	49	00	45	55	71	22
3440	107	16	61	24	57	20	49	10	45	65	71	32
3450	107	26	61	34	57	30	49	20	46	00	71	42
3460	108	04	61	44	57	40	49	30	46	10	72	04
3470	108	14	61	54	57	50	49	40	46	20	72	14
3480	108	24	62	08	58	00	49	50	46	30	72	24
3490	109	02	62	18	58	10	49	60	46	40	72	34
3500	109	12	62	28	58	20	50	00	46	50	72	44

FARMER'S CLUB

In a farmer's club, which has for its object social intercourse and the acquisition of knowledge, there need be few arbitrary rules of order enforced, but, instead, the discussions may be more or less conversational. But, as all business is facilitated by good regulations, the officers of the club ought to be armed with by-laws, and empowered to enforce their provisions whenever necessary.

Constitution

ART. 1.—This association shall be known as the Castana Farmer's Club. Its object shall be to promote a knowledge of practical Farming and Gardening among its members and the community, in connection with social enjoyments by the members and their families.

ART. 2.—The members of the club are those who frame this constitution and conform to its requirements, and others who may be invited to join by the executive committee, all of whom shall pay \$00—annually in September (or monthly) into the treasury.

ART. 3.—The officers of the Club shall be a President, a Secretary, who shall be the Treasurer, and three members, who, with the President and Secretary, shall constitute the Executive Committee. The Secretary shall keep records of transactions, and be custodian of the funds and other property of the Club, being accountable at all times to the Executive Committee, giving bonds, if required, and shall prepare and present a full report to the Club at the annual meeting. The Executive Committee, three members of which shall be a quorum, shall have general charge of the interests of the Club and the carrying out of its objects. It shall fill vacancies among its officers, make rules, invite new members to join, regulate expenditures, manage exhibitions or fairs, publish offers of prizes and the awards, be responsible for the welfare of the Club, and report at the annual meeting through its Clerk.

ART. 4.—The meeting of the Club shall take place on the first Tuesday of each month; the meeting in January being known as the "Annual Meeting."

ART. 5.—This Constitution may be amended by a vote of two-thirds of the members present at any regular meeting, notice having been given at the preceding regular meeting.

FACTS AND FIGURES FOR BUSINESS MEN

HOW TO BECOME WEALTHY

The way to wealth, says Franklin, is as plain as the way to market. It depends chiefly on two words—industry and frugality.

It is not what a man earns, but what he saves that makes him rich.

From the following table it appears that if a person saves 2½ cents per day from the time he is twenty-one till he is seventy, the total, with compound interest, will amount to \$2,900, and a daily saving of 27½ cents reaches the important sum of \$29,000. Save all you can in a prudent and systematic manner for a time of possible want, but act justly by paying your debts, and liberally by assisting those in need, and helping in a good cause.

A Table of Daily Savings at Compound Interest

Cents per Day.	Per Year.	In Ten Years.	Fifty Years.
2½.....	\$ 10.....	\$ 130.....	\$ 2,900
5½.....	20.....	260.....	5,800
11.....	40.....	520.....	11,600
27½.....	100.....	1,300.....	29,000
55.....	200.....	2,600.....	58,000
1 10.....	400.....	5,200.....	116,000
1 37.....	500.....	6,500.....	145,000

Savings of Salaried Men

In 1910 the Massachusetts Labor Bureau published statistics showing the average income, expenditures and savings of various classes of persons. From the Bureau's published report are taken the following figures relating to persons receiving salaries:

	Average Income	Average Ex- penditures	Average Savings
Clergymen.....	\$3,150	\$2,581	\$ 369
Professors and tutors.....	2,878	2,335	543
Steamboat officials.....	2,529	1,926	603
Express officials.....	1,906	1,647	259
Bankers and brokers.....	7,726	5,338	2,388
Lawyers.....	4,169	2,685	1,474
Physicians.....	3,907	3,190	717
Railroad officials.....	3,441	2,813	628
Supts. of Man'f'g Co's.....	3,262	2,533	729

The report states that thirty per cent of those interviewed acknowledged to having saved nothing at all. The figures are probably largely based on estimates.

TEACH BUSINESS WAYS TO WIVES AND DAUGHTERS

Every business man who has a wife and daughters should instruct them in the essential principles of business, so that if illness should prevent him for a time from giving active attention to his affairs, they may convey to him accurate knowledge



TEACHING CHILDREN BUSINESS

of the condition of his business, or, in case of his death, may aid in the proper settlement of his estate.

Wives and daughters of business men should seek to acquaint themselves with the laws and conduct of actual business, and become familiar with the forms used in the transaction of com-

mercial affairs. Even if they are not called upon to take actual charge of business matters, still this knowledge will be of service, as it will enable them to give valuable aid and helpful counsel to husband or father.

And let no man think lightly of the opinion of his wife in times of difficulty. Women generally have more acuteness of perception than men; and in moments of peril, or in circumstances that involve a crisis or turning-point in life, they have usually more resolution and greater instinctive judgment.

HOW TO TEACH BUSINESS TO CHILDREN

Children will learn with pleasure from the lips of parents what they think drudgery to learn from books. This fact should be taken early advantage of to familiarize sons and daughters with business customs, and to induce them to form business habits.

Let them learn from experience how money is earned by industry and saved by economy.

That they may form a habit of doing business systematically, procure for them a little account book, and have them keep an itemized account of all money received and paid out. This should show how each sum entered was earned, and how each sum paid out was expended. This habit, once acquired, will become a second nature and remain with them for life.

System is absolutely essential to business success, and parents should see to it that their children do things systematically. "Successful men," says Carlyle, "possess the great gift of a methodical, well-balanced, arranging mind; they are men who cannot work in disorder, but will have things straight, and know all the details, which enables them so to arrange the machinery of their affairs, that they are fully cognizant alike of its strength, weakness, and capacity, and they judiciously and discreetly exercise all its power to the uttermost."

WHEN NAME SHOULD BE SIGNED IN FULL

Persons should always sign their full name to deeds, mortgages, notes, and receipts; for, although one Christian name only is recognized in law, yet the writing out in full of one's "middle" name, as well as the first name, tends to prevent the

name being mistaken for that of some other individual having similar initials. For instance, instead of John A. Jones, write John Albert Jones.

HOW A MARRIED WOMAN SHOULD SIGN HER NAME

A married woman should sign her own Christian name, instead of that of her husband, to legal and business documents. For example, Mrs. Smith should sign Mary Ellen Smith, instead of Mrs. John Smith.

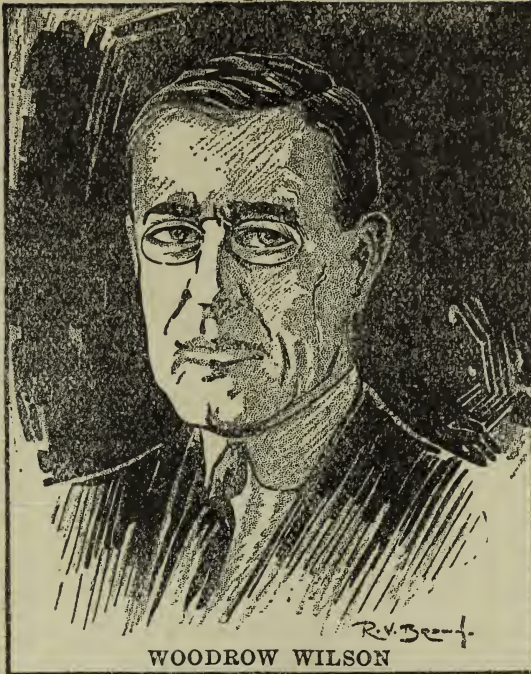
HOW SIGNATURE OF PERSON WHO CANNOT WRITE SHOULD BE SIGNED

When a person who cannot write is required to sign a document, it should be done by having him make his mark. The signature should always be witnessed. Example:

his
Henry X Yates.
mark

Witness: William Henson.





PENSIONS

The Pension Bureau is the largest bureau of the government. It is presided over by the Commissioner of Pensions, who attends to all matters concerning pensions, and law affecting them; to their payment, and the detection and prosecution of attempts at fraud in claims for pensions.

Pension Agencies were abolished by Act of August 17, 1912, and since January 31, 1913 the payment of all pensions has been made by a Disbursing Clerk in the Bureau of Pensions.

Age and Disability Pensions—Act of May 11, 1912 provides as follows: Any person who served ninety days or more in the military or naval service of the United States, during the late civil war, and who has been honorably discharged therefrom, and has reached the age of sixty-two years or over, on making proof of such facts is entitled to receive a pension as follows: Age sixty-two years—For a service of ninety days, \$13.00 per month; 6 months, \$13.50; 1 year, \$14.00; 1½ years, \$14.50; 2 years, \$15.00; 2½ years, \$15.50, and 3 years or more, \$16.00. Age 66 years—For a service of 90 days, \$15.00 per month; 6 months, \$15.50; 1 year, \$16.00; 1½ years, 16.50; 2 years, \$17.00; 2½ years, \$18.00, and 3 years or more, \$19.00. Age 70 years—For a service of 90 days, \$18.00 per month; 6 months, \$19.00; 1 year, \$20.00; 1½ years, \$21.50; 2 years, \$23.00; 2½ years, \$24.00; 3 years or more, \$25.00. Age 75 years—For a service of 90 days, \$21.00 per month; 6 months, \$22.50; 1 year, \$24.00; 1½ years, \$27.00; 2 years or more, \$30.00. Any such pension shall commence from the date of filing the application in the Bureau of Pensions.

Any person who served sixty days or more in the war with Mexico, and who received an honorable discharge, is entitled to \$30.00 per month. Any person who was wounded in battle or in line of duty in the civil war, and is now unfit for manual labor by reason thereof, or who from disease or other cause incurred in line of duty resulting in his disability, is now unable to perform manual labor, is entitled to \$30.00 per month.

How to Obtain a Pension.—To obtain a pension the applicant must file a claim with the Commissioner of Pensions, Washington, D. C. In a claim by the soldier he should set forth all his military or naval service, giving dates of enlistment and discharge. He should also set forth the name or nature of all disabilities for which pension is claimed, giving the time when, the place where and the circumstances under which each was contracted. The prime requirement to establish a claim under the act of July 14, 1862, usually termed the general law, is to show that the disability for which pension is claimed had its origin while in the service and line of duty; that it has existed as a disabling cause from date of discharge, and now exists in a degree pensionable under the law. In a claim under the act of June 27, 1890, the essential requirements are: A service of ninety days or more, an honorable discharge therefrom and proof that the disability for which pension is claimed is not due to claimant's own vicious habits, but it need not necessarily be of service origin.

Widow's Claim.—In a widow's claim it is necessary to show her legal marriage to the soldier, the date of his death, and, under the general law, that it was due to some cause of service origin. She must also show that she has remained his widow. If there are children of the soldier under sixteen years of age at the date of his death, their names should be given and the date of birth of each clearly shown. If any have died, the date should be proved. In a widow's claim under the act of June 27, 1890, the requirement as to service is the same as under an invalid claim, and in addition thereto she must show a legal marriage to the soldier prior to the passage of the act, the fact of soldier's death (but it need not be shown to be due to service), her continued widowhood and that she is without other means of support than her daily labor. A minor child's title to pension accrues only on the death or remarriage of the widow, which fact must be shown, in addition to the requirements in widow's claim.

Dependent Mother.—A dependent mother must show her relationship to the soldier, his celibacy, that he contributed to

her support, that his death was due to some cause of service origin, the date of his death, and, under the general law, that she was dependent upon him at the date of his death. Under the act of June 27, 1890, it is only necessary to show dependence at date of filing claim and since then. A dependent father must show relationship by legal marriage to soldier's mother, the date of soldier's birth and of the mother's death, in addition to the requirements in the mother's claim.

ANARCHISTS NOT ELIGIBLE TO CITIZENSHIP

EXCLUDING ANARCHISTS.—The act of March 3, 1903 (taking effect June 1, 1903), imposed these further restrictions on the naturalization of aliens: No person who disbelieves in or who is opposed to all organized government, or who is a member of or affiliated with any organization entertaining and teaching such disbelief in or opposition to all organized government, or who advocates or teaches the duty, necessity, or propriety of the unlawful assaulting or killing of any officer or officers, either of specific individuals or of officers generally, of the government of the United States or of any other organized government, because of his or their official character, or who has violated any of the provisions of this act, shall be naturalized or be made a citizen of the United States.

DUTY OF COURTS.—All courts and tribunals and all judges and officers thereof having jurisdiction of naturalization proceedings or duties to perform in regard thereto shall, on the final application for naturalization, make careful inquiry into such matters, and before issuing the final order or certificate of naturalization cause to be entered of record the affidavit of the applicant and of his witnesses so far as applicable, reciting and reaffirming the truth of every material fact requisite for naturalization. All final orders and certificates of naturalization hereafter made shall show on their face specifically that said affidavits were duly made and recorded, and all orders and certificates that fail to show such facts shall be null and void.

PENALTY FOR VIOLATION.—Any person who purposely procures naturalization in violation of the provisions of this section shall be fined not more than five thousand dollars, or shall be imprisoned not less than one nor more than ten years, or both, and the court in which such conviction is had shall thereupon adjudge and declare the order or decree and all certificates admitting such person to citizenship null and void. Jurisdiction is hereby conferred on the courts having jurisdiction of the trial of such offense to make such adjudication.

Any person who knowingly aids, advises or encourages any such person to apply for or to secure naturalization or to file the preliminary papers declaring an intent to become a citizen of the United States, or who in any naturalization proceeding knowingly procures or gives false testimony as to any material fact, or who knowingly makes an affidavit false as to any material fact required to be proved in such proceeding, shall be fined not more than five thousand dollars, or imprisoned not less than one nor more than ten years, or both.

NUMBER OF ARMY AND NAVY PENSIONERS ON THE ROLL JUNE 30, 1912.

LOCATION OF AGENCY.	REGULAR ESTABLISHMENT.		SERVICE.		CIVIL WAR. (GENERAL LAW.)		CIVIL WAR. (ACT JUNE 27, 1890.)		CIVIL WAR. (ACT APRIL 19, 1908.)		WAR WITH SPAIN. Invalids, etc.	Number of Pensioners June 30, 1912.
	Invalids.	Widows, etc.	(Act of May 11, 1912.)	(Act of Feb. 6, 1907.)	Invalids.	Widows, etc.	Invalids.	Minors, etc.	Widows.			
Augusta...	90	34	103	5,695	2,752	1,770	606	60	3,148	321	14,611	
Boston...	628	362	1,038	22,311	2,668	4,349	1,334	174	17,848	1,175	52,292	
Buffalo...	316	105	970	13,606	4,596	4,136	1,824	104	10,127	1,045	36,904	
Chicago...	1,488	301	969	26,936	8,280	5,550	3,806	325	17,561	1,891	67,671	
Columbus...	628	144	1,390	29,009	14,448	8,373	5,346	310	21,494	2,852	84,289	
Concord...	82	21	57	4,428	2,783	1,901	539	45	3,314	399	13,595	
Des Moines...	336	55	364	20,954	6,361	3,474	2,256	174	11,767	1,152	47,644	
Detroit...	351	85	419	12,490	6,300	3,457	2,256	139	8,421	1,633	35,634	
Indianapolis...	714	93	889	14,470	13,765	6,737	3,979	231	11,734	2,270	53,908	
Knoxville...	1,154	321	332	22,395	3,921	2,576	3,979	685	14,001	2,962	56,340	
Louisville...	614	147	186	7,797	2,878	2,103	1,528	239	6,161	1,294	23,396	
Milwaukee...	338	91	293	19,382	5,940	3,363	2,244	167	10,822	1,459	44,289	
New York...	1,184	567	583	19,533	2,720	3,184	1,382	206	17,422	1,489	48,471	
Philadelphia...	631	343	1,791	19,718	3,332	3,254	2,051	213	17,873	1,158	50,569	
Pittsburgh...	170	53	478	15,257	3,977	2,602	2,342	160	12,762	902	38,794	
San Fran...	1,339	297	38	20,388	3,125	1,540	2,105	186	9,644	2,035	42,928	
Tonka...	1,099	179	1,094	42,237	11,284	5,515	7,317	671	26,456	2,292	99,262	
Wash'ton...	3,201	1,137	2,202	16,983	4,220	3,051	3,102	340	12,394	2,546	49,697	
Total	14,373	4,340	13,246	333,579	103,599	66,947	47,201	4,479	232,947	28,850	860,294	

Pensioners of the war of 1812—Widows, 238. Pensioners of the war with Mexico—Survivors, 1,313; widows, 5,533. Indian wars—Survivors, 1,210; widows, 2,439.

Number of pensioners on the roll June 30, 1915—Invalids or survivors, 437,723; widows and dependents, 310,424; total, 748,147.



SHIP PASSING THROUGH PANAMA CANAL LOCKS

BUILDING AND LOAN ASSOCIATIONS

These associations, usually incorporated, are established for the purpose of loaning money to their members upon real estate security. They make it their object to enable persons having a lot to borrow money thereon for the purpose of erecting a dwelling, allowing them to repay the money in installments amounting to little more than ordinary monthly rent. When the full amount is paid up the borrower becomes owner of the property.

Interest.—In considering the question of usury in a loan from a building association, payments made by the borrower as dues are not to be considered as interest, as such payments are made in order to acquire an interest in the property of the association and not for the use of money.

Fines imposed for default in payment of dues and interest cannot be collected by foreclosure of a mortgage given to secure payment of an amount borrowed, unless this has been provided for by special agreement.

Liability of Stockholders.—A stockholder who actively or passively concurs in the management of the affairs of the association must bear his share of the losses during his membership resulting from such management.

PRACTICAL LAW AND BUSINESS POINTERS

An Attorney's Powers.—An attorney-at-law has no implied authority to compound or give up any rights of his clients, or to consent to a judgment against his client.

Bank Checks.—The acceptance of a bank check by a creditor is not an absolute but a conditional payment of the drawer's debt.

A drawer of a bank check cannot countermand it so as to affect it in the hands of a holder in good faith.

Waiver of Homestead and Personal Property Exemption.—A waiver of a debtor's right to claim personal property as exempt from execution, when attempted to be made by an executory contract, is ineffectual and will not be enforced.

A clause in a promissory note expressly waiving the benefit of all laws exempting real or personal property from levy and sale, being contrary to public policy, is inoperative, and confers no right to levy upon and sell personal property which is exempt.

Distress for Rent.—The right of a landlord to issue a warrant authorizing a levy upon property of a tenant for the satisfaction of rent is looked upon in this country with disfavor, and in some of the States the right has been abolished.

When property temporarily in the possession of a tenant, but belonging to another, is taken under a distress against the tenant, the landlord will be liable to the owner for its value.

Wrongful Levy of Execution.—For wrongful levy on property, when an officer, under an execution, seizes the goods of some other person than the defendant in the execution, the owner may maintain an action, and trespass is the usual remedy of

the owner; but trover may be maintained in many cases and in some cases replevin will lie. The owner is not bound to resort to a trial of the right of property.

HUSBAND AND WIFE

Liability of Husband for Goods Sold to Wife.—When goods necessary and suitable to the position in life of a wife are sold to her, the jury will be justified in finding a verdict against the husband, as she acted as agent of the husband in contracting the debt.

Wife Living Apart from her Husband.—A husband is not liable for necessities furnished his wife when she lives separate from him without his fault.

Separate Maintenance.—Where the wife leaves her husband without sufficient cause, she will not be entitled to a decree for a separate maintenance.

When she leaves him with his consent and on account of his ill treatment, he is liable for the expense of a separate maintenance.

FENCE LAWS

Fences are mostly regulated by statutes of the State where located. There are certain laws, however, that are applicable to them generally.

Legal Fence.—The laws of the several States provide what shall constitute a legal fence, which generally must be four feet high, with sufficient boards or wire, or both, to turn cattle.

Damages.—As a general rule all premises must be properly inclosed before damages can be recovered from the owner of trespassing stock for injury thereto.

Partition, or Division Fences.—The owners of adjacent tracts of land, in most of the States, are bound to erect and maintain one-half of a suitable fence along the line separating such tracts.

Repairs.—Each party is bound to look after his own part of the fence and keep it in good repair, and he must restrain his own stock from trespassing upon the lands of his neighbor.

Fence-Viewers, in some of the States, are provided for by statute to determine the just share of each party liable to maintain a partition fence, and suitable methods are provided for enforcing their awards.

Railroads are required by statute in many States to fence their tracts, and a failure to do so renders them liable for stock killed by reason of non-compliance with the statute.

Barb-wire fences must be so used and cared for as not to endanger persons and property, and the use of such fences imposes upon those who use them care reasonably proportionate to their danger.

Railroads using barb-wire fences must use due diligence in running their trains, not only to avoid killing stock, but to avoid precipitating them by fright against a fence to be mangled or bruised.



THEY WENT TO LAW ABOUT THE LINE FENCE—THE SUIT BEGINS

TRESPASSING AND MISCHIEVOUS ANIMALS

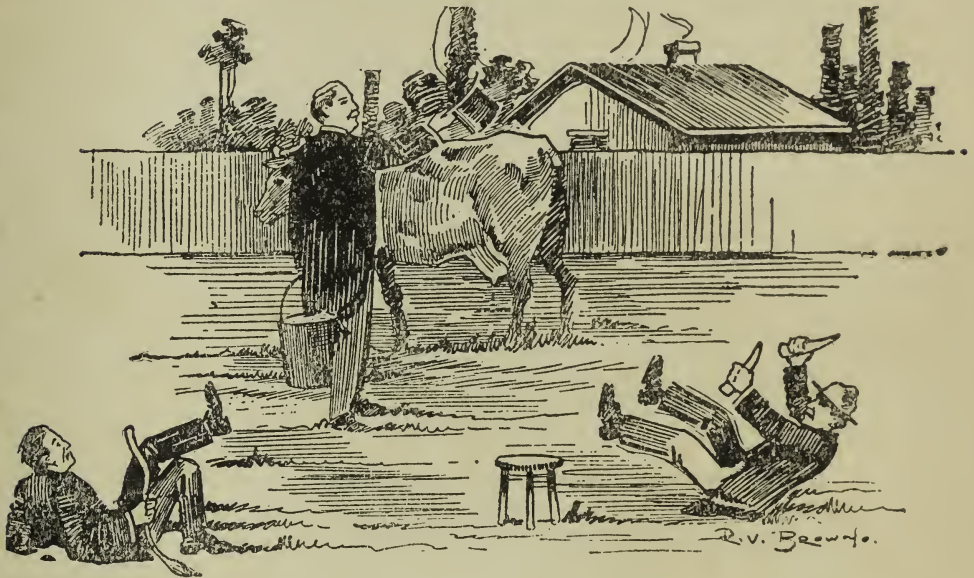
Owners of domestic animals, such as cows, horses, sheep, hogs, poultry and dogs, must not permit them to stray upon the premises of others, or they will be liable in trespass for damages.

No Right to Kill or Injure.—But those upon whose premises such animals trespass are not justified in killing or injuring the animals, no matter how aggravating or repeated the acts of trespass may be.

Remedy Provided.—The persons injured by such trespassing have their remedy in an action at law for damages, and there

are statutes providing for the taking up of such animals and holding them at the expense of their owner or impounding them as estrays.

Mischievous Animals.—The owner of a mischievous animal, known to him to be so, is responsible, when he permits him to go at large, for the damages he may do. And any one may justify the killing of a ferocious animal at large. The owner of such an animal may be indicted for a common nuisance.



THE SUIT ENDS AND THE LAWYER GETS BOTH COW AND MILK

If a person enters the barn or pasture of another, and is injured by a vicious horse or bull, it must be shown that the owner used all reasonable means in the care of his animals for the safety of his help and neighbors.

If a person enters upon the land of another, and is injured, he must show good cause for entering upon said land, and also prove ordinary caution, in going where cattle and horses were kept.

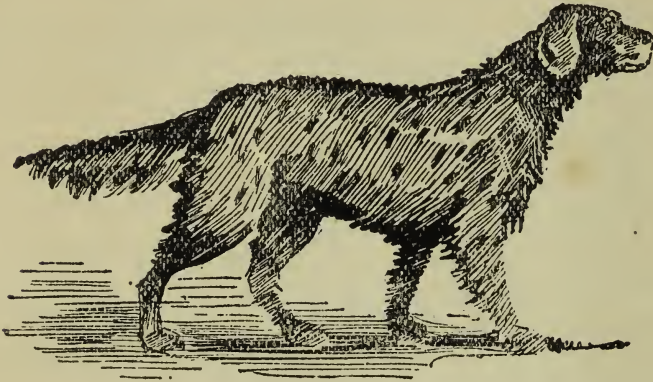
RESPONSIBILITY OF OWNING A DOG

A person has a right to keep a dog to guard his premises, but not to put him unconfined at the entrance of his house; because a person coming there on a social or business errand may be

injured by him. But if the dog is chained, and a visitor so incautiously goes near him that he is bitten, he has no right of action against the owner.

Liable for Damage.—Owners of dogs must keep them from straying upon the public highway, or they will be responsible for any damage caused by their annoyance of travelers, scaring of children, barking after teams, etc.

If a dog strays upon the premises and kills or injures any other domestic animal, its owner is liable for damages.



Dangerous Dogs running at large may lawfully be killed when their ferocity is known to their owner, or in self-defense; and when bitten by a rabid animal a dog may be lawfully killed by any one.

But a person is not justified in killing a dog without notice to the owner, merely because it barks around his house at night.

The owner of a vicious dog will not be held liable for the dog's biting a person unless it can be shown that the dog had previously exhibited a propensity to violence, and that the owner was acquainted with this propensity.

BREACH OF TRUST

Breach of trust is the willful misappropriation of personal property by one who has been intrusted with its possession in confidence.

As Distinguished from Larceny.—The cases where personal property is taken by a person to whom it has been intrusted, and who converts it to his own use, present very nice discriminations of mere breaches of trust from larceny.

If a person has property in goods, and a right to the possession of them, he cannot, in general, commit the crime of larceny in taking them; but if he only has the custody of them, and no property in them, he may steal them.

The courts generally lean toward construing the offense to be larceny, and not merely a breach of trust, where the party gains possession by some false pretense, with the original intent to steal.

A bailee who fraudulently converts the property intrusted to him to his own use is guilty not simply of a breach of trust, which is only a trespass, but of larceny, which is a crime.

LEGAL GIFTS

Definition.—A gift is the voluntary and gratuitous transfer or conveyance of the right and possession of property by one person to another.

Names of Parties.—The giver of the property is called the *donor*, the receiver the *donee*.

Who May Make a Gift.—Any person competent to transact ordinary business may give whatever he owns to any other person.

Delivery to the donee is essential to a gift, and there must also be actual acceptance. It must be an actual delivery, so far as the subject is capable of delivery. If the thing be not capable of actual delivery, there must be some act equivalent to it; something sufficient to work an immediate change in the control of the property.

Looked Upon with Suspicion.—The law generally looks with some degree of suspicion upon gifts, and they are usually considered to be fraudulent if creditors or others become sufferers thereby.

Retracting.—Where a gift has been executed by delivery of possession, it is not in the donor's power to retract it; but so long as the gift has not been completed by delivery of possession, it is not properly a gift, but a contract, and this a person cannot be compelled to perform but upon good and sufficient consideration.

A Gift Made in Prospect of Death may be revoked by the donor at any time during his life, though it be completed and executed by delivery and acceptance.

A Gift may be Annulled by the creditors of the donor, if he was insolvent at the time of the gift and it diminished the creditor's fund.

FINDER OF LOST PROPERTY

The general law on this subject is, that the finder of money or goods, if he takes possession of the property, is to use all due means to discover the rightful owner; and if he appropriates the articles to his own use, knowing the rightful owner, or without having made due exertion to find him, he is held guilty of larceny. Failing to find the rightful owner, after taking due means to do so, the finder of the lost articles is entitled to regard them as his own property.

RULES GOVERNING THE FINDING OF LOST PROPERTY

1. The finder of lost property is the owner of it against all the world but the original owner. Thus, it is held that a stranger who finds lost money in a shop may retain it as against the shop owner.

Money Left on a Desk in a bank, provided for the use of its depositors, is not lost so as to entitle the finder to the same, as against the bank.

An Aerolite which buries itself in the ground is regarded as an *accretion* to the land, and belongs to the owner of the soil on which it falls.

2. The finder is always at liberty to leave untouched what he finds, and cannot be made accountable for any injury thereafter happening to it.

3. The finder may demand from the owner all his expenses necessarily incurred in keeping and preserving the property, and probably advertising and like charges for the owner's benefit.

4. If a reward be offered, specific and certain or capable of being made so by reference to a standard, the finder complying with the terms of the advertisement becomes entitled to such reward, and may sue for it.

5. If the finder of lost goods, or goods which are reasonably supposed by him to have been lost, appropriates them to his own use, really believing when he takes them that the owner cannot

be found, it is not larceny; but if he takes them reasonably believing that the owner can be found and thus appropriates them it is larceny.

THE LAW OF SUBSCRIPTIONS

Subscription is the placing of a signature under a written or printed agreement. By such an act a person contracts, in writing, to pay a sum of money for a specific purpose; as a subscription to a charitable institution, a subscription for a book, etc.

Subscription Papers.—"The law on the subject of these subscription papers," says Parsons, "and of all voluntary promises of contribution, is substantially this: No such promises are binding unless something is paid for them, or unless some party for whose benefit they are made (and this party may be one or more of the subscribers), at the request, express or implied, of the promisor, and on the faith of the subscription, incurs actual expense or loss, or enters into valid contracts with other parties which will occasion expense or loss. As the objection to these promises, or the doubt about them, comes from the want of consideration, it may be removed by a seal to each name, or by one seal which is declared in the instrument to be the seal of each."

Book Subscriptions.—A person subscribing for a book is bound to take it when delivered by the agent, provided it corresponds with the sample copy shown him when the subscription was given. The agent or publisher may recover at law the price of the book should the subscriber refuse to take it when presented to him.

Newspapers and Other Periodicals.—There is no postal law regulating the transactions between publishers and subscribers. The ordinary rules of contract govern all relations between the parties concerned, and the postoffice has no part except to deliver the article, or return it when ordered to do so.

If the publisher of any paper or periodical sends his paper or magazine, the postmaster must deliver it, if the person to whom it is sent will take it. If he will not take it, the postmaster must notify the publisher.

If a person subscribes for a periodical for a given period, say one year, and the publisher sends it accordingly, the subscriber cannot terminate the contract by stopping his paper at any time during the year. But at the end of the year the subscriber may

stop his paper even without paying the subscription due. He is under no legal obligation to take the paper another year. The fact that he has not paid for the expired year's subscription does not bind him to continue taking the paper. He can stop taking it at the end of the year and the publisher can sue for and collect his year's subscription only.

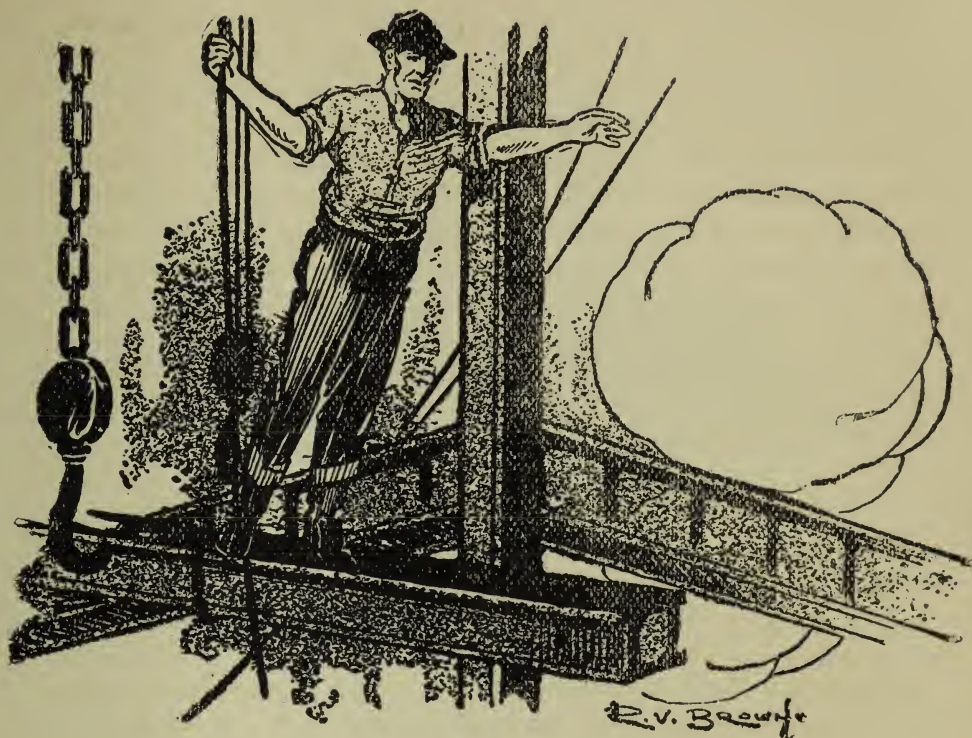
If at the end of the year the publisher continues to send his paper and the subscriber to receive it, the sending is the offer of another year's subscription at the same price, and the receiving of the paper is an acceptance. The implied contract from such action is a renewal of the subscription; and the publisher can send the paper for the renewed term of one year and collect the subscription price for that year as well as the preceding.

If the publisher advertises terms of subscription, all parties taking the paper under these conditions will be held according to the conditions.

WORKING ON SUNDAYS AND LEGAL HOLIDAYS

Sundays.—No one is bound to work on Sunday in performance of his contract, unless the work by its very nature or by express agreement is to be done on that day and can be then done without a breach of law.

Holidays.—There are no laws which forbid or compel a laborer to work on holidays. A laborer must either work on such days or forfeit his wages. In most parts of our country people do not work on Christmas, New Year's, Fourth of July, and, in the East, on Thanksgiving Day, and, in the North, on Decoration Day, yet most employers pay their employees their usual wages. Where this custom is common and well known it may so govern that wages can be collected, though the work is not done.



Give me a place on which to stand and with my lever I will move the world.—ARCHIMEDES.

WHEN A TRADE'S A TRADE

1. The Offer.—An offer, or proposal to do a thing, may be made either by words or signs, either orally or in writing, but in law it is not regarded as an offer until it comes to the knowledge of the person to whom it is made.

Offer by Mail.—In commercial transactions when an offer is made by mail, the general rule is that the offerer is entitled to an answer by return mail; but this will not apply in all cases.

for example, where there are several mails each day. In transactions which are not commercial, much less promptitude in answering is required.

When Revokable.—An offer which contains no stipulation as to how long it shall continue is revokable at any time. When an offer is made for a time limited in the offer, no acceptance afterwards will make it binding.

2. The Acceptance.—An offer can only be accepted in the terms in which it is made; an acceptance, therefore, which modifies the offer in any particular goes for nothing.

When the Trade's Complete —The rule that a contract is complete at the instant when the minds of the parties meet is subject to modification where the negotiation is carried on by letter, for here it is impossible that both parties should have knowledge of the moment it becomes complete.

Where an Offer is Made by Letter, the *mailing* of a letter containing an acceptance of the offer completes the contract, although the letter containing the acceptance may be delayed or may not be received through fault of the mail.

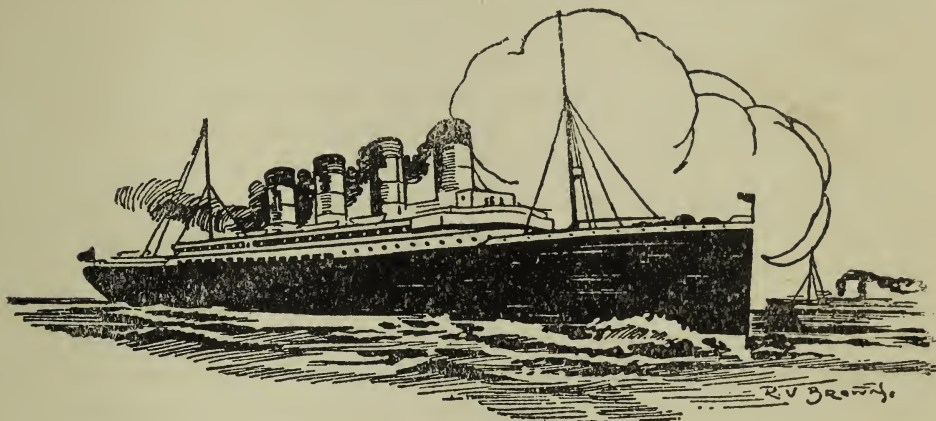
Offers of Reward for the return of lost property, or for information leading to the arrest and conviction of offenders, become obligatory as soon as any one inspired to action by the offer complies with its terms. Where the offer is for information, the whole of which is furnished in fragments by different persons, the reward may be equitably proportioned; and so as to the recovery of property.

NAVIGATION LAWS

All ocean-going steamers carrying passengers and fifty or more persons, including crew, and plying between ports 200 or more miles apart, are required by act of Congress to be equipped, after July 1, 1911, with an efficient wireless apparatus in charge of a skilled operator.

On January 2, 1914, an international convention for safety of lives at sea was signed at London, England, by representatives of the United States, Great Britain, Germany, Austria, Belgium, Denmark, Spain, France, Italy, Norway, Sweden, Russia, and the Netherlands. It was ratified by the U. S. Senate Dec. 14, 1914, with the adoption of a resolution reserving the right to enact higher standards than the treaty prescribes for health and safety on Ameri-

can vessels and to impose them upon all foreign vessels within its territorial waters. The treaty provides regulations for destruction of derelicts, patrol for icebergs, wireless operation, distress signals, ocean routes, safety appliances, lifeboats, water tight bulk-head construction of ships, ventilation, inspections, and everything pertaining to safety of life at sea.



TURBINE STEAMSHIP MAURETANIA

Length 790 feet—horse power 70,000—displacement 43,000 tons.
Leaving Liverpool Sept 10th, 1910 for New York, she made the trip in
4 days, 10 hours, 41 minutes breaking all records.

Foreign vessels cannot engage in our coasting trade, which is held to include voyages from Atlantic to Pacific ports, and no vessel is deemed American and entitled to this privilege unless wholly built in this country and wholly owned and officered by Americans.

POINTS ON CRIMINAL LAW

Ignorance No Excuse.—Every person is presumed to know what the law is, and ignorance is no excuse for crime.

Arrests.—No one can be legally arrested without a warrant unless the person making the arrest has personal knowledge that the one he arrests has committed a crime. Any one without a warrant may arrest a person committing a felony in his presence, and any peace officer may arrest a person while committing a breach of the peace or immediately afterwards.

The rule, "Every man's house is his castle," does not hold good in criminal cases, and an officer may break open doors of the criminal's house to execute a warrant; and he may do so without a warrant, as also may a private person, in fresh pursuit, under circumstances which authorize him to make an arrest.

Warrants.—No warrant shall be issued but upon probable cause, supported by oath, or affirmation.

Innocence Presumed.—Every one is presumed to be innocent until the contrary is proved.

Bound to Aid the Sheriff.—Every man is bound to obey the call of a sheriff for assistance in making an arrest.

An Accident is not a crime, unless criminal carelessness can be shown.

Arson is the malicious burning of another's house. In some States by statute it is an indictable offense to burn one's own house to defraud insurers.

"Settling" an Offense.—It is an indictable offense for the party immediately aggrieved to agree with a thief or other felon that he will not prosecute him, on condition that he return the stolen goods, or to take a reward not to prosecute.

Embezzlement is the wrongful appropriation of the money or goods of another by one entrusted therewith. It was not indictable at common law, but has been made a felony by various statutes. Public officers, bank cashiers, clerks, and others acting in a fiduciary capacity are peculiarly liable to be charged with this offense.

Drunkenness is not a legal excuse for crime, but sometimes is evidence of the absence of malice.

Self-Accusation.—No one ought to accuse himself except before God.

A Married Woman who commits a crime in the presence of her husband, unless it is of a very aggravated character, is presumed to act by his coercion, and, unless the contrary is proved, she is not responsible. Under other circumstances she is liable, criminally, as if she were a single woman.

Insane Persons and others who are incapable of judging between right and wrong are usually absolved from criminal responsibility, though they may be liable civilly for damage done by their wrongful acts.

MINES AND MINING

Laws Governing.—The laws governing mines and mining vary in the different States, and a person intending to engage in the mining business should consult the statutes of the particular State in which he desires to operate.

HOW TO LOCATE A MINE

Who May Locate.—All valuable mineral deposits in lands belonging to the United States, whether surveyed or unsurveyed, are “free and open to exploration and purchase by citizens of the United States, or those who have declared their intention to become such.”

Requisites of Location.—To stake off a claim so as to entitle a prospector to a patent requires considerable care. Unless the boundaries are given correctly, and the claim located strictly in accordance with the statutory provisions, the application for a patent will be refused.

For existing regulations governing the requisition of mineral lands, the title to which is in the government, see Revised Statutes of the United States, Sections 2318-2352, and Supplement of Revised Statutes, pp. 166-67; 276, 324, 948, 950. An examination of these regulations is absolutely essential to the successful location of a claim, for it is not priority of discovery, but priority of compliance with the various requirements of the statutes that gives the right to the mine. As laws and regulations for the location, development and working of mines may be made by the different States, as well as by the general government, the statutes of the particular State where the mine is to be located should also be consulted.

BUREAU OF MINES

From an exhaustive and carefully prepared report of the Committee on mines and mining submitted to the House of Representatives in March, 1910, the following is manifest; that among the industries of the country, in magnitude and importance, mining ranks second. Agriculture being first. The former contributes \$2,000,000,000 annually to our national wealth. It contributes 65 per cent of the freight traffic of the country. In 1910, the wages paid men engaged in mining amounted to \$864,158,487. It employs more than 3,000,000

men in mines and in performing labor connected with mining. It is the basis of a large portion of the nation's varied manufacturing interests, and of its supplies of light and heat. Nevertheless, there has been found to be an excessive and increasing waste in the resources of American mines—250,000,000 tons of coal annually. More deplorable than this, is the ever increasing death roll—from 8,000 to 10,000 miners killed or seriously injured every year, most of them leaving widows and fatherless children. Each year our mines are becoming more dangerous as the work extends deeper and gases increase. It has been ascertained that in the United States, nearly three times the number are killed and injured in mines, to the 1,000, than in European countries. For the purpose of discovering some means of remedying this intolerable condition at the Second Session of the Sixty-first Congress, a Bill was passed and became a Law creating the 'Bureau of Mines' for the purpose of providing such scientific inquiries and investigations as would enable Congress and states to provide legislation that would materially lessen this waste, and loss of life.

LAWS GOVERNING PUBLIC ROADS

GENERAL PRINCIPLES

1. To prevent collisions, and to secure the safety and convenience of travelers meeting and passing each other upon the highway, a code of rules has been adopted which constitutes what is called the law of the road. These rules, originally established by custom, have, in many instances, been re-enacted and declared by statute, and are of general and uniform observance in all parts of the United States. In general, they apply to private ways, as well as public roads, and, indeed, extend to all places appropriated, either by law or in fact, for the purposes of travel.

2. **Public Roads** are those which are laid out and supported by officers entrusted with that power. Their care and control is regulated by the statutes of the different States, and in detail will

Note—For Road Petitions see page 88.

not be referred to here, as they can be easily looked up by those who desire information so entirely local.

3. Ownership.—The soil and the land remain in the owner, who may put the land to any use, and derive from it any profit, not inconsistent with the rights of the public. If the road is at any time discontinued, the land reverts back to the owner.

4. Liability.—The repair of highways is usually imposed upon towns, and they are made liable by statute for all damages against persons or estates, from injuries received or happening in consequence of a neglect of duty on the part of the officers having the same in charge.

5. The Primary law of the road is that all persons using the same must exercise due care to prevent collisions and accidents. No one can claim damages for an injury mainly caused by his own negligence.

6. Persons traveling with carriages or vehicles of transportation, meeting on any public way, are required to turn their carriages or wagons to the right of the center of the road, so far as to permit such carriages or wagons to pass without interruption. Any unreasonable occupation of the public way, whether arising out of a refusal to turn out and allow a more rapid vehicle to pass, or from an unjustifiable occupancy of such a part of the road as to prevent others from passing, will render the party so trespassing liable for damages to any suffering injuries therefrom. A loaded vehicle must turn out, and allow those to pass who may reasonably and lawfully travel faster.

7. Riders are not governed by any fixed rules, but are required to use reasonable prudence at all times to prevent accidents. They need less room and can make quicker movements, and are, therefore, not under as well defined rules as vehicles.

8. Pedestrians have a right to use the carriage-way as well as the sidewalk, and drivers must exercise reasonable care to avoid injuring them, and a foot passenger in crossing the street of a city has a prior right of way over a passing vehicle; both are bound to act with prudence to avoid an accident, and it is as much the duty of the pedestrian to look out for passing vehicles as it is for the driver to see that he does not run over any one; nor does the rule requiring vehicles to keep to the right apply to carriages and foot passengers, for, as regards a foot passenger, a carriage may go on either side.

9. Runaways.—The owner of a runaway horse or horses, if negligent, or not exercising due care, is responsible for all damages that may occur. If a horse naturally quiet to ride and drive is frightened by a railroad train, steam thresher or other causes not under the control of the rider or driver, and does any damage, or injures any person or persons, the owner is not responsible. If horses are known to be vicious, or sustain a runaway reputation, break loose or run away with their driver, or injure any person or persons, the owner is responsible, unless it can be shown that the horses were frightened by some obstacle which would naturally frighten a gentle or ordinarily quiet horse.

Automobile Laws

Many of the states have enacted laws, and most large cities passed ordinances, governing the operation of automobiles on the public highways. The provisions of the various laws and ordinances differ in some respects in the different states and cities, but generally all motor cars are required to be registered and numbered, and the number conspicuously displayed on the car, with proper lights at night. Penalties are prescribed for "speeding," or traveling faster than a limit fixed by statute or ordinance. Most or all of the provisions are based on the English Motor Car Act of 1903, which provides a speed limit of twenty miles an hour, with power to the Local Government Board (on the application of the local authority) to reduce it to ten miles per hour within certain areas, or to prohibit altogether the driving of cars on any highway or part of a highway which does not exceed 16 feet in width, or on which ordinary motor-car traffic would, in their opinion be dangerous. The act provides for the punishment of speeding or reckless motoring on public highways, the registration and numbering of motor cars, the licensing of chauffeurs and making it their duty to stop in case of accident and give the number of the car and the name and address of the owner, under penalty of fine and imprisonment for non-compliance.

The necessity of limiting the speed of automobiles on the public highways is apparent when we consider the fact that a speed of 120 miles an hour has been reached by the latest improved racing cars.



MONEY

Money, or the medium of exchange, in the United States consists of gold, silver, nickel and composition coins, and the paper money issued by the government and the national banks.

COINS OF THE UNITED STATES

The following tables show the denominations, weight, and fineness of the coins of this country.

Gold

DENOMINATIONS.	Fine Gold Contained.	Alloy Contained.*	Weight.
	Grains.	Grains.	Grains.
One dollar (\$1).....	23.22	2.58	25.80
Quarter eagle (\$2.50).....	58.05	6.45	64.50
Three dollars (\$3).....	69.66	7.74	77.40
Half eagle (\$5).....	116.10	12.90	129.00
Eagle (\$10).....	232.20	25.80	258.00
Double eagle (\$20).....	464.40	51.60	516.00

*The alloy neither adds to nor detracts from the value of the coin.

Silver

DENOMINATIONS.	Fine Silver Contained.	Alloy Contained.	Weight.
	Grains.	Grains.	Grains.
Standard dollar.....	371.25	41.25	412.50
Half dollar.....	173.61	19.29	192.90
Quarter dollar.....	86.805	9.645	96.45
Dime.....	34.722	3.858	38.58

Prior to the Act of February 21, 1853, all silver coins were legal tender in all payments whatsoever. The Act of February 21, 1853, reduced the weight of all silver coins of less denomination than the silver dollar about 7 per cent, to be coined on gov-

ernment account only, and made them legal tender in payment of debts for all sums not exceeding five dollars. No foreign coins are legal tender in the United States.

Minor

DENOMINATIONS.	Fine Copper Contained.	Alloy Contained.	Weight.
	Grains.	Grains.	Grains.
Five cents*.....	57.87	19.29	77.16
One cent†.....	45.60	2.40	48.00

* Seventy-five per cent copper, 25 per cent nickel.

† Ninety-five per cent copper, 5 per cent tin and zinc.

Troy weights are used, and, while metric weights are by law assigned to the half and quarter dollar and dime, troy weights will continue to be employed, 15.432 grains being considered as the equivalent of a gram, agreeably to the Act of July 28, 1866.

The weight of \$1,000 in United States gold coin is 53.75 troy ounces, equivalent to 3.68 pounds avoirdupois. The weight of \$1,000 in standard silver dollars is 859.375 troy ounces, equivalent to 58.92 pounds avoirdupois, and the weight of \$1,000 in subsidiary silver is 803.75 troy ounces, equivalent to 55.11 pounds avoirdupois.

Where Coins Are Made

The coins of the United States are made at the mint in Philadelphia, and at the branch mints in New Orleans, San Francisco, Carson City, and Denver. Those coined in Philadelphia have no mint mark on them, but those coined in New Orleans have an O on the reverse side, below the eagle; those coined at San Francisco an S; those coined at Carson City, CC; and those coined at Denver a D.

Total Number and Value of United States Coins

The total number of gold pieces coined at the mints of the United States from their organization, 1792, to June 30, 1913, was 281,751,966, of a total value of \$3,310,940,500.50; total number of silver coins, 2,218,285,100, of a total value of \$979,705,359.35; total number of minor coins, 3,403,529,347, of a total value of \$66,287,683.36; total number of coins of all kinds, 5,910,566,412, of a total value of \$4,356,933,543.21.

Legal Tender Value of Coins

Legal tender is a term used to designate money which may be lawfully used in the payment of debts.

Gold Coin is legal tender at its nominal or face value for all debts, public and private, when not below the standard weight and tolerance prescribed by law; and when below such standard and legal tolerance it is legal tender in proportion to its weight.

The Standard Silver Dollar is legal tender for all debts, public and private, without regard to the amount, except where otherwise expressly stipulated in the contract.

The Trade Dollar, a silver piece no longer coined, is not legal tender for any amount; nor is any of the commemorative coinage, such as the Columbian Exposition issue.

The Subsidiary Silver Coins, half dollars, quarters and dimes, are legal tender in sums not exceeding ten dollars, in payment of all public and private debts.

Minor Coins, all coins of the United States of smaller denomination than dimes, are legal tender for single payments not exceeding twenty-five cents.

PAPER MONEY OF THE UNITED STATES

The paper money of this country consists of four kinds: first, legal tender notes, which are divided into United States notes and Treasury notes; second, national bank notes; third, gold certificates; fourth, silver certificates.

The Legal Tender Notes of the United States are bills issued merely on the credit of the government. The acts of 1875 and 1882, however, direct the Treasurer of the United States to hold \$100,000,000 as a reserve for their redemption.

The National Bank Notes are issued by the national banks and guaranteed by the government, the banks depositing United States bonds as security. See Federal reserve notes, page 468.

Gold and Silver Certificates are issued by the government against deposits of gold and silver coin, and are exchangeable for the coin on demand. The Treasury holds the coin so deposited as a trust fund. The certificates represent the coin and are used in preference to it merely because of greater convenience in handling.

Legal Tender Value of Paper Money

United States Notes are legal tender for all debts, public and private, except duties on imports and interest on the public debt.

Treasury Notes issued under the act of July 14, 1890, are legal tender for all debts, public and private, except where otherwise expressly stipulated in the contract.

Gold and Silver Certificates are not legal tender, but are receivable for customs and all public dues.

National Bank Notes are not legal tender, but are receivable for all public dues except duties on imports, and may be paid out by the government for all salaries and other debts and demands owing by the United States to individuals, corporations and associations within the United States, except interest on the public debt and in redemption of the United States notes and Treasury notes.

AMOUNT OF MONEY IN CIRCULATION.

A statement issued by the Treasury Department shows the various kinds and amounts of money in circulation October 1, 1915, to be as follows:

Gold coin	\$ 615,977,722
Standard silver dollars.....	65,092,532
Subsidiary silver	162,097,370
United States notes.....	337,714,481
Treasury notes, 1890.....	2,210,160
Gold certificates	1,172,277,599
Silver certificates	481,666,527
National bank notes.....	760,503,092
Federal reserve notes.....	132,765,275
Total	\$3,730,304,758

This would give about thirty-seven dollars to every man, woman and child in the country.

HOW TO SEND MONEY

There are various methods in vogue for sending money. The choice between them is largely a matter of circumstance and convenience.

Bank Drafts.—A draft on some reliable bank is by far the best and most business-like way to send large amounts of money. It is safe, convenient and cheap.

Postoffice Order.—By postoffice order is also a safe and reliable way to send money. It costs a little more than to remit by

draft, but it is equally secure, and many times more convenient, because the postoffice is accessible at all hours of the day.

Registered Letters.—The government promises special care in handling and transmitting a registered letter or package, but is liable not to exceed twenty-five (\$25) dollars in case the letter or package is lost. This applies only to first-class registered matter.

The leading express companies in the United States and Canada issue money orders payable at par everywhere in the United States and Canada and in the principal cities of Mexico, Central America, South America, West Indies, Hawaii, Bermuda and the Philippine Islands at current rates of exchange. When an order is lost the company will refund the money or issue a new order free of charge.

HOW MONEY IS SENT BY TELEGRAPH

Telegraph offices are supplied with blanks for sending money, and to know just how it is done might be no small relief in an emergency. If by any accident one finds himself far from home and moneyless he can telegraph for money and get a remittance at once. The friend to whom the telegram is sent should take the precaution to satisfy himself that the message is from the person whose name is attached to it. He then takes his money to the telegraph office and makes out the following blank:

No.

Chicago, Ill. 1911.

The Western Union Telegraph Company.

Pay to.

Dollars

for me, subject to the foregoing terms and conditions, which are agreed to

(Signature).

(Address).

Amount of Transfer, \$.

Telegraph Service.

Other Service.

Total \$.....

June 10, 1911.

As the within named. may not be able to produce proper evidence of personal identity, I hereby authorize and direct The Western Union Telegraph Co. to pay within named sum of. dollars, at my risk, to such person calling for the same as the proper office manager or agent of said company shall believe to be said.

(Signature).

Charges of 1 per cent are made on all sums of \$25 or over, and for smaller amounts 25 cents in each case.

EXECUTORS AND ADMINISTRATORS.

An executor is named in a will to execute that will and settle the estate. If the will does not name an executor, or if named, he will or can not act, the Probate Court (some states Surrogate, others Orphans' Court) appoints an "administrator with the will annexed." If a person dies without leaving a will the court appoints an administrator, whose duty is the same as that of an executor, except that he, having no will of the deceased, distributes the property as the law directs.

The duties of an executor are: *First.* To see that the deceased is suitably buried, avoiding unreasonable expense if the estate is insolvent. *Second.* To offer the will for probate, or proving; to conform to the laws of his state and rules of the court, the clerk of which will give full instructions. *Third.* To make and return to the court within required time an inventory of the property. "Real estate lying in another state need not be inventoried, for that must be administered upon in the state where it lies; but personal property situated in another state should be inventoried." If the real estate is encumbered, it should be described. *Fourth.* To collect the property, pay the debts and dispose of the remainder as the law and will, or either, directs. Generally the debts should be paid as follows: 1. Funeral expenses. 2. Expenses of last sickness. 3. Debts due the United States. 4. Debts due the state. 5. Claims of creditors. *Fifth.* To render the accounts as directed by the court and the law.

Commissioners are generally appointed to hear the claims of all within a limited time. An appeal from their action may be taken to the court. If no appeal, the executor pays the legacies, etc., makes final accounts which are submitted to a hearing, and if no objection, the estate is closed. If the executor dies before the estate is closed, his executor has no authority over the first estate. Another is appointed to complete the execution.

The law provides that the widow of the intestate shall be first entitled to act as administrator, next, the nearest of kin who are competent; next, any creditor who will accept the trust; and lastly, any other person of proper ability.

Executors and administrators are required to take an official oath; also to give a bond, which is usually for double the amount of the estate. Exceptions are few.

EXECUTOR'S OR ADMINISTRATOR'S BOND.

KNOW ALL MEN BY THESE PRESENTS, That I, Charles D. Mann of Ira, in the County of Rutland and State of Vermont, as principal, and Benj. E. Merrill of Poultney and N. Wright Emerson of Wells, in the County of Rutland aforesaid, as sureties, are holden and firmly bound unto the Probate Court for the District of Rutland (in some states, unto the People of the State of _____), in the sum of Eight Thousand Dollars, to be paid unto the said Probate Court, to the which payment well and truly to be made we bind ourselves, and each of our heirs, executors and administrators, jointly and severally, firmly by these presents, signed with our hands and sealed with our seals.

Dated at Rutland, in said District, this fifteenth day of September, A. D. 1910.

The condition of the above obligation is such, That if the above bounden Charles D. Mann, Executor of the last Will and Testament of John I. Merritt, late of Fair Haven, in the County of Rutland and State of Vermont, deceased, shall make and return to the Probate Court within three months a true and perfect inventory of all the goods, chattels, rights, credits, and estate of said deceased, which shall come to his possession or knowledge, or to the possession of any other person for him; and also all other goods, chattels, rights, credits and estate of said deceased which shall any time after come to his possession, or the possession of any other person for him; and shall well and truly administer the same and pay and discharge all debts, legacies and charges chargeable thereon, or such dividends thereon as shall be ordered and decreed by said Probate Court; render a true and just account of his administration to said Court, within one year, and at any other time when required by said Court, and perform all orders and decrees of said Probate Court by Executor to be performed in the premises—then the above obligation is void, otherwise in force.

Signed, sealed and delivered

in presence of

H. MAX WEBBER,

Clerk of County Court.

CHARLES D. MANN (L. S.)

BENJ. E. MERRILL (L. S.)

N. WRIGHT EMERSON (L. S.)

Some States require acknowledgment as below.

RUTLAND COUNTY, ss.

At the session of Probate Court in and for said County, holden at Rutland, on the eighteenth day of September, A. D. 1910, I have examined and do approve of the foregoing bond, and order the same to be filed and recorded in the Probate Office of said County.

FRED ROTHLLIS,
Judge of Probate.

COUNTERFEIT MONEY

A *counterfeit* bank note is a *fac-simile* of the genuine, or as nearly like it as it is possible to make it. A *spurious* note is one whose designs are different from the genuine, and is intended to pass in places where the genuine is unknown. An *altered* note is one that is altered from a lower to a higher

denomination; or on a broken or bogus bank, having the name or locality changed for that of some reputable bank. A *cut* note is one made from pieces cut from a number of good bills. A little strip is cut from one genuine note, a little larger strip from another, and the strip cut from the first is placed in the place of it, and so on, until, by skillful cutting, one extra bill out of about every ten is made.

Rules for Detecting Counterfeit Coins

Gold.—A spurious gold coin may sometimes be detected by the dull sound it makes when thrown upon the counter. Its size and weight serve as an additional test, a spurious gold coin



THIS FIVE HUNDRED DOLLAR BILL IS COMPOSED OF SIXTEEN PIECES CUT FROM GENUINE NOTES, AND WAS SENT TO THE UNITED STATES TREASURER FOR REDEMPTION BY A NEW YORK BANK CLERK

usually being made larger than a genuine coin of the same denomination in order to give it the necessary weight. The milling or edge-work usually is imperfect, owing to the fact that the counterfeit coin is generally cast in a mold, while the genuine coin is stamped and cut with a die. All counterfeit coins have a *greasy* feel when rubbed between the fingers and thumb. But the most dangerous counterfeit gold coins are made from a die, and sometimes can only be detected by the acid test. Strong nitric acid, $6\frac{1}{2}$ drachms; muriatic acid, $\frac{1}{4}$ drachms; water, 5 drachms, constitute the acid mixture necessary for the test. If the edge of a coin be scratched with a knife and exposed to a drop of this mixture, the color will change instantly if the coin is counterfeit, and if the coin is genuine the acid will have no effect upon it.

Genuine gold coins of large denominations are frequently debased by processes known as *sweating*, *plugging*, and *filling*. Sweating is done by means of abrasion, filing, or an acid bath. Plugging is done by boring a hole in the coin and filling the place with some base metal, which is then plated over with gold. Filling is done by sawing or splitting the coin into two thin pieces, removing the interior, filling in with base metal, joining the pieces together again, and then remilling and plating the edges.

Silver.—Most counterfeit silver coins are made from Babbitt metal, and are almost always molded. Glass is sometimes mixed with the metal to give the coins a ringing sound. This often makes them so brittle that they are shattered when thrown upon the counter. Their imperfect edges and greasy feel usually reveal them to be counterfeit. When they are made from a die, however, and antimony and lead are used in their composition, the acid test is generally required to detect their true character.

Five-Cent Pieces (nickels) have been extensively counterfeited, but usually are easily detected, being made of pewter or some other soft composition.

How to Detect Counterfeit Bills

1. Counterfeiters rarely, if ever, get the imprint or engraver's name perfect. The shading in the background of the vignette and over and around the letters forming the name of the bank on a good bill is even and perfect; on a counterfeit it is uneven and imperfect.

2. Examine the vignette or picture at the top of the note closely. If the note be genuine, the faces have a life-like expression, the eyes are well-defined, showing the pupil and the white distinctly, the drapery or dress fits well, looks easy and natural, and shows the folds very plainly; in short, the entire figure harmonizes. The sky is clear, or transparent, soft or even, not scratchy, and all the different objects have a finished appearance. In the genuine note all the small figures in the background are perfectly executed.

3. Examine the lettering. In a genuine bill it is absolutely perfect. There has never been a counterfeit put out but was more or less defective in the lettering.

4. Examine the medallion rulings and the circular ornaments around the figure carefully, and see if they are uniform, regular

and smooth. If there are two medallions on a note, designed to be alike, they are exactly alike, as they are from the same original die. This work is done by a geometrical lathe, a machine of great cost, which produces fine, ornamental circles of such exquisite uniformity and perfection that it is almost impossible for a counterfeiter to produce a good imitation. A microscope is a great aid in examining the finer work.

5. Examine the signature of the president and the cashier. In some counterfeits they are lithographed *fac-similes*, inked over with a pen, giving them the appearance of being stamped. The stroke has a dead color and rough edge, and the pen does not always follow the hair-stroke curve exactly. The genuine signatures, being written with a pen, look more or less glossy, and the stroke has a smooth edge.

6. The paper of a counterfeit U. S. note is always of an inferior quality, while the government has the best and most perfect system of manufacturing the highest grade of paper. The first notes printed on this paper, in 1869, had silk fiber distributed promiscuously all through the paper, then came notes having silk threads running through them lengthwise near the top and bottom, and later on notes having distinctive bands of fibers distributed across and near their ends. By holding the bills up to the light you can easily see the fibers or threads in each bill. This is one of the best tests of a genuine bill, because no counterfeiter can imitate the paper of the bills in this respect.

7. Bank notes that have been altered by what is called the "pasting process" can be detected by holding them to the light. The parts pasted on will then be easily discovered. If any alteration has been made by substituting letters or figures for others that have been erased, the denomination in the center of the note, if carefully examined, letter by letter, will be found to be blurred and improperly formed, and the parallel lines irregular and imperfect.

8. The texture of the paper between the letters is frequently destroyed. This defect can be discovered by comparing the paper between the letters with that immediately above and below them. Sometimes the ink of the altered part is different from the rest of the note.

9. The ink used in genuine notes is very difficult to imitate. It gives a clear, glossy impression, while counterfeiter's ink looks dull, smutty and muddy.

10. The numbers on the genuine bills are printed in either red or blue ink of a permanent brilliancy, so that no matter how dim the rest of the bill has become, the numbering always stands out clear and distinct.

These rules are especially approved by New York bankers.

One should be careful not to be imposed upon by a stranger seeking the accommodation of having one large bill exchanged for several small ones.

One should acquire the habit of looking sharply at a bill before taking it, especially of a stranger, and, more especially, at a place of amusement, or where there is a special tendency to haste and liability to imposition.

POSTAL INFORMATION

POSTAL SERVICE OF THE WORLD

Two-thirds of all the letters which pass through the postoffices of the world are written by and sent to people who speak English. There are substantially 500,000,000 persons speaking colloquially one or another of the ten or twelve chief modern European languages, and of these about 25 per cent, or 125,000,000 persons, speak English. About ninety million speak Russian, seventy-five million German, fifty-five million French, forty-five million Spanish, thirty-five million Italian and twelve million Portuguese, and the balance Hungarian, Dutch, Polish, Flemish, Bohemian, Danish and Norwegian. Thus, while only one-quarter of those who employ the facilities of the postal departments of civilized governments speak, as their native tongue, English, two-thirds of those who correspond do so in the English language.

This situation arises from the fact that so large a share of the commercial business of the world is done in English, even among those who do not speak English as their native language. There are, for instance, more than 20,000 postoffices in India, the business of which in letters and papers aggregates more than 300,000,000 parcels a year, and the business of these offices is done chiefly in English, though of India's total population, which is nearly 300,000,000, fewer than 300,000 persons either speak or understand English.

Though 90,000,000 speak or understand Russian, the business of the Russian post department is relatively small, the number of letters sent throughout the czar's empire amounting to less than one-tenth the number mailed in Great Britain alone, though the population of Great Britain is considerably less than one-half of the population of Russia in Europe.

The Southern and Central American countries, in which either Spanish or Portuguese is spoken, do comparatively little post-office business; the total number of letters posted and collected a year in all the countries of South and Central America and the West Indies being less than in Australia. Chile and Argentina are, in fact, the only two South American countries in which any important postal business is done, and most of the letters received from or sent to foreign countries are not in Spanish, but in English, German or Italian.

POSTAL SERVICE OF THE UNITED STATES

The Growth of the postal service of the United States is amazing. In 1800 there were 903 postoffices, 20,817 miles of mail routes and yearly revenues of \$280,804. To-day the postoffices number over 58,000, there are over a half million miles of mail routes, and the yearly revenues exceed \$266,000,000.

The postal service of the United States handles over 50 per cent more mail matter than the postal service of Great Britain, about 100 per cent more than the postal service of Germany, and over 100 per cent more than the postal service of France.

Domestic Rates of Postage.—All mailable matter to points in the United States, Canada, Mexico, Cuba, Porto Rico, Hawaii, Guam, Tutuila, and the Philippines, is divided into four classes under the following regulations:

First-Class Matter.—This class includes letters, postal cards, "post-cards," and anything sealed or otherwise closed against inspection, or anything containing writing not allowed on mail matter of other classifications.

Rates of letter postage, two cents per ounce or fraction thereof.

Rates on local or drop letters at free delivery offices, two cents per ounce or fraction thereof. At offices where there is no free delivery by carriers, one cent per ounce or fraction thereof.

Rates on postal cards, one cent (double or "reply" cards; two cents). Nothing must be added or attached to a postal card, except that a printed address slip not larger than 2 inches by $\frac{3}{4}$ of an inch may be pasted on the address or message side. The addition of anything else subjects the card to letter postage. Cards that have been spoiled in printing or otherwise will be redeemed from the original purchasers at 75 per cent of their face value, if unmutilated. "Post cards" or private mailing cards bearing written messages may be transmitted in the domestic mails at the rate of a cent apiece, stamps to be affixed by the sender; such cards to be sent openly in the mails.

Rates on Specially Delivered Letters, ten cents on each letter in *addition* to the regular postage. This entitles the letter to immediate delivery by special messenger. Special delivery stamps are sold at postoffices, and must be affixed to such letters. An ordinary ten-cent stamp affixed to a letter will *not* entitle it to special delivery. The delivery, at carrier offices, extends to the limits of the carrier routes. At non-carrier offices it extends to one mile from the postoffice. Postmasters are not obliged to deliver beyond these limits, and letters addressed to places beyond must await delivery in the usual way, notwithstanding the special delivery stamp.

Prepayment by stamps invariably required. Postage on all letters should be *fully* prepaid, but if prepaid one full rate and no more, they will be forwarded, and the amount of deficient postage collected on delivery; if wholly unpaid, or prepaid with less than one full rate and deposited at a postoffice, the addressee will be notified to remit postage; and if he fails to do so, they will be sent to the Dead Letter Office; but they will be returned to the sender if he is located at the place of mailing, and if his address be printed or written upon them.

Letter rates are charged on all *productions by the typewriter* or manifold process, and on all printed imitations of typewriting or manuscript, unless such reproductions are presented at postoffice windows in the minimum number of twenty identical copies separately addressed.

Letters (but no other class of mail matter) *will be returned* to the sender free, if a request to that effect is printed or written on the envelope. There is no limit of weight for first-class matter fully prepaid.

Prepaid letters will be *reforwarded* from one postoffice to another upon the written request of the person addressed, with-

out additional charge for postage. The direction on forwarded letters may be changed as many times as may be necessary to reach the person addressed.

Second-Class Matter.—This class includes all newspapers, periodicals, or matter exclusively in print and regularly issued at stated intervals as frequently as four times a year, from a known office of publication or news agency, to actual subscribers or news agents, and transient newspapers and publications of this class mailed by persons other than publishers. Publications having the characteristics of books and such as are not subscribed for on account of their literary merits, but because of other inducements, are not eligible to second-class privileges. Second-class matter also includes periodical publications of benevolent and fraternal societies, organized under the lodge system and having a membership of a thousand persons, and of the bulletins and proceedings of strictly professional, literary, historical, and scientific associations and institutions, trade unions, etc., provided only that these be published at stated intervals not less than four times a year, and that they be printed on and be bound in paper. Publishers who wish to avail themselves of the privileges of the act are required to make formal application to the department through the postmaster at the place of publication, producing satisfactory evidence that the organizations represented come within the purview of the law, and that the object of the publications is to further the objects and purposes of the organizations.

Rates of Postage to Publishers, one cent a pound or fractional part thereof, prepaid in currency. Publications designed primarily for advertising or free circulation, or not having a legitimate list of subscribers, are excluded from the pound rate, and pay third-class rates.

Second-class publications must possess legitimate subscription lists approximating 50 per cent of the number of copies regularly issued and circulated by mail or *otherwise*. Unless they do, pound-rate privileges are revoked or withheld.

Publications sent to actual subscribers in the county where published are free, unless mailed for local delivery at a letter carrier office.

Rates of postage on *transient newspapers*, magazines, or periodicals, one cent for each four ounces or fraction thereof. It should be observed that the rate is one cent for each four ounces, not one cent for each paper contained in the same

wrapper. This rate applies only when a complete copy is mailed. Parts of second-class publications or partial or incomplete copies are *third-class matter*. Second-class matter will be entitled to special delivery when special delivery ten-cent stamps are affixed in addition to the regular postage.

Transient second-class matter must be so wrapped as to enable the postmaster to inspect it. The sender's name and address may be written in them, but any other writing subjects the matter to letter postage. The name and address of the sender may also be written on the wrapper.

Third-Class Matter.—Mail matter of the third class includes printed books, pamphlets, engravings, circulars in print (or by the hectograph, electric-pen, or similar process when at least twenty identical copies, separately addressed, are mailed at postoffice windows at one time), and other matter wholly in print, proof-sheets, corrected proof-sheets, and manuscript copy accompanying the same.

The rate on matter of this class is *one cent for each two ounces or fraction thereof*. (See Parcel Post rates on books.)

Manuscript unaccompanied by proof-sheets must pay letter rates.

Third-class matter must admit of easy inspection, otherwise it will be charged letter rates on delivery. It must be fully prepaid, and new postage must be paid for forwarding.

The limit of weight is four pounds, except single books in separate packages, on which the weight is not limited. It is entitled, like matter of the other classes, to special delivery when special delivery stamps are affixed in addition to the regular postage.

Upon matter of the third class, or upon the wrapper or envelope inclosing the same, or the tag or label attached thereto, the sender may write his own name, occupation, and residence or business address, preceded by the word "from," and may make marks other than by written or printed words to call attention to any word or passage in the text, and may correct any typographical errors. There may be placed upon the blank leaves or cover of any book, or printed matter of the third-class, a simple manuscript dedication or inscription not of the nature of a personal correspondence. Upon the wrapper or envelope of third-class matter, or the tag or label attached thereto, may be printed any matter mailable as third-class and may be placed in writing or otherwise the words "Please do not open until Christmas," leaving space for the legible address and stamps.

Fourth-Class Matter.—Fourth-class matter is all mailable matter not included in the three preceding classes which is so prepared for mailing as to be easily withdrawn from the wrapper and examined. It embraces merchandise and samples of every description, and coin or specie. (See *Parcels Post System*, p. 449.)

Rates of postage, *one cent for each ounce or fraction thereof* on parcels weighing four ounces or less (including seeds, cuttings, bulbs, roots, scions and plants) regardless of distance. This matter must be fully prepaid, or it will not be forwarded. The affixing of special delivery ten-cent stamps in addition to the regular postage entitles fourth-class matter to special delivery. (See remarks under *First-Class Matter*.)

Articles of this class that are *liable to injure or deface the mails*, such as glass, sugar, needles, nails, pens, etc., must be first wrapped in a bag, box, or open envelope and then secured in another outside tube or box, made of metal or hard wood, without sharp corners or edges, and having a sliding clasp or screw lid, thus securing the articles in a double package.

Such articles as *poisons, explosives, or inflammable articles, live animals, insects, fruits, or vegetable matter* liable to decomposition, or substances exhaling a bad odor will not be forwarded in any case.

Firearms may only be sent in detached parts.

Limit of weight of fourth-class matter, fifty pounds.

The name and address of the sender, preceded by the word "from," also any marks, numbers, names, or letters for the purpose of description, such as prices, quantity, etc., may be written on the wrapper of fourth-class matter without additional postage charge. A request to the delivering postmaster may also be written asking him to notify the sender in case the package is not delivered.

Registration.—All kinds of postal matter may be registered at the rate of ten cents for each package in addition to the regular rates of postage, to be fully prepaid by stamps. Each package must bear the name and address of the sender, and a receipt will be returned from the person to whom addressed. Mail matter can be registered at all postoffices in the United States. Parcel post matter may be insured but not registered.

An indemnity, not to exceed \$50 for any one registered piece, or the actual value of the piece, if it is less than \$50, shall be paid for the loss of first-class registered matter.

Domestic Money Orders.—Domestic money orders are issued

by money-order postoffices for any amount up to \$100, at the following rates:

For sums not exceeding \$2.50, 3 cents; over \$2.50 to \$5, 5 cents; over \$5 to \$10, 8 cents; over \$10 to \$20, 10 cents; over \$20 to \$30, 12 cents; over \$30 to \$40, 15 cents; over \$40 to \$50, 18 cents; over \$50 to \$60, 20 cents; over \$60 to \$75, 25 cents; over \$75 to \$100, 30 cents.

Stamped Envelopes.—Embossed stamped envelopes and newspaper wrappers of several denominations, sizes and colors are kept on sale at postoffices, singly or in quantities, at a small advance on the postage rate. Stamps cut from stamped envelopes are valueless; but postmasters are authorized to give good stamps for stamped envelopes or newspaper wrappers that may be spoiled in directing, if presented in whole condition and with satisfactory evidence.

Foreign Postage Rates.—The rates of postage to all foreign countries and colonies (except Canada, Cuba and Mexico) are as follows: (Letters to Great Britain or Ireland, 2 cents an ounce or fraction thereof;) Letters, first ounce or less, 5 cents; postal cards, each, 2 cents; double postal cards, each, 4 cents; newspapers and other printed matter, per 2 ounces, 1 cent. Commercial papers: Packets not in excess of 10 ounces, 5 cents; packets in excess of 10 ounces, for each 2 ounces or fraction thereof, 1 cent. Samples of merchandise: Packets not in excess of 4 ounces, 2 cents; packets in excess of 4 ounces, for each 2 ounces or fraction thereof, 1 cent. Registration fee on letters or other articles, 10 cents.

Ordinary letters mailed in the United States addressed to Canada, Cuba, Mexico, The Bahamas, Panama, Newfoundland, Canal Zone, Germany, England, Scotland, Wales, Ireland, or the city of Shanghai, China are subject to the same postage rates and conditions as it would be if it were addressed for delivery in the United States. Parcels of fourth-class matter weighing over 4 ounces, are subject to the rate of 12 cents a pound or fraction thereof. If the postage is not prepaid in full, double the amount of the deficiency will be collected of the addressee when the article is delivered. The rate on "commercial papers" per 2 ounces is the same as for "printed matter," except that the lowest charge on any package, whatever its weight, is 5 cents. The rate on samples of merchandise per 2 ounces is also the same as for "printed matter," except that the lowest charge on any package, whatever its weight, is 2 cents.

Articles of every kind and nature which are admitted to the United States domestic mails are admitted, at our domestic postage rates and conditions, to the mails exchanged between the United States and the United States Postal Agency at Shanghai, China. Articles addressed for delivery at the following places in China, namely: Chefoo (Yentai), Chin-Kiang, Chung-King, Hankow, Hang-Chow, Ichang, Kaiping, Kaigan, Kinkiang, Nanking, New-Chwang, Ningpo, Ourga, Peking, Shanghai, Taku, Tientsin, Wenchow, Wuchang, Wuhu and Yentai, are transmissible in the mails made up at San Francisco, Seattle and Tacoma for the United States Postal Agency at Shanghai; but at places other than Shanghai additional charges for postage may be collected of the addressees upon the delivery of the articles

Parcels Post.—The first parcels post convention between the United States and any country in Europe was signed between the United States and Germany on August 26, 1899, and went into operation October 1. It was the beginning of a postal service by means of which articles of merchandise may be exchanged by mail between the two countries, provided they are put up in packages which do not exceed 4 pounds 6 ounces in weight. The postage rate for parcels going from the United States to Germany is fixed at 12 cents for each pound or fraction of a pound. The rate in Germany on parcels for the United States is fixed at 1 mark 40 pfennigs a parcel, whatever its weight. Provision is made for customs declaration and payment. The United States had parcels post conventions with several countries in Central and South America and the West India Islands, but this was the first convention made with any country in Europe. The law empowers the Postmaster General to make such conventions by and with the advice and consent of the President. For Parcels Post System of U. S. see page 449.

BE CAREFUL

The carelessness and oversight of a hurrying people is exemplified by the report of the Dead Letter Office at Washington, that there are on the average 213 letters and parcels without any address whatever received there daily. Considerably more than half of them contain money. In a single year the Dead Letter Office received 249,255 letters, all containing postage stamps, and besides these \$5,821.96 in postage stamps that

had gotten out of the letters were found loose in the mail bags.

The Dead Letter Office returns what it can, but the carelessness or ignorance which misdirects letters is very apt to record no return address for the enlightenment of the postoffice. In consequence, while there were in the same year 2,544,379 letters sent to the Dead Letter Office, which were subsequently delivered to their owners, and 5,806 returned to the writers, there were 6,111,493 that gave no clue and were destroyed. There were sold at auction 5,702 pieces of merchandise that came to the Dead Letter Office and could not be delivered; also 936 parcels of books and 476 pieces of jewelry.

Suggestions.—Always write “Transient,” or “General Delivery” on matter for persons not living where you send mail to them.

When directing to cities, always add the street and number, or postoffice box, of the person addressed, unless marked “Transient,” or “General Delivery.”

To insure certainty in dispatch of mail, give the county in which the postoffice is, and spell out the name of the State in full.

If you will write or print your name and address (and the contents, if a package) in the upper left-hand corner of your mail matter, it will be returned to you for correction, if improperly addressed, or insufficiently paid, and if not called for at its destination, it can be returned to you without going to the Dead Letter Office. If a letter, it will be returned free.

Register all valuable letters and packages.

POSTAL SAVINGS

An Act of Congress approved June 25, 1910, provided for the establishment of Postal Savings Depositaries in all parts of the country, thus enabling all persons of the age of ten years or over to open an account by making an initial deposit of One Dollar or any multiple of it not exceeding One Hundred Dollars in any one calendar month. Less amounts than one dollar may be accumulated for deposit by purchasing for ten cents from any depositary a postal savings card to which may be attached adhesive stamps of the denomination of ten cents, representing the small amounts saved. When these stamps, including the card amount to one dollar, they may be deposited and will draw interest at the rate of two per cent per annum. When these postal savings reach the sum of Twenty Dollars, they may be ex-

changed for a United States bond of the denomination of Twenty Dollars, bearing interest at the rate of $2\frac{1}{2}$ per cent, payable semi-annually. The faith of the United States is solemnly pledged to the payment of these deposits and bonds with accrued interest as stated. Persons remote from these depositaries upon application to any of them, will receive Special stamps that will enable them to transmit to the depositary their savings without cost for postage.

PROPERTY, REAL AND PERSONAL

All property is divided into *real estate* and *personal property*.

1. Real Estate means land and everything growing or built upon it, such as trees, houses and all kinds of buildings.

2. Personal Property is everything else. Thus all capital stock of railroad companies and other companies is personal property, even though the property of corporations consists only of land.

A note, draft or claim upon a debtor is personal property. Real estate may change to personal property. Thus, trees growing and coal in mine are real, but when trees are cut down and coal is mined, they become personal. Real seems to imply the immovable character of property.

3. Joint Ownership.—Here each person has a present and equal right to possession. All can use it or sell it together, each can dispose of his share as he pleases. If in a division they cannot agree, one can bring suit and the court will divide it.

4. To Hold in Trust.—Sometimes property is placed in trust of a third party for the use of children under age. Such a person is called a *trustee*, and is entrusted with the duty of managing the property and applying the profits to the use of those to be benefited.

The rights of such trustee are usually defined by a will. The powers of the trustee over the property are governed by the deed or will creating the trust.

The trustee can do nothing with the estate to benefit himself. The beneficiary has no power over the property; in some cases he cannot even transfer his rights to receive the income to another.

For laws governing the sale and transfer of real estate or interest therein, see *Deeds, Leases, Mortgages*. For laws governing sales of personal property, see *Sales, Negotiable Notes, Chattel Mortgages*.

RIGHTS AND OBLIGATIONS OF PARENTS AND CHILDREN

In ancient domestic life the father ruled as absolute monarch over the family. So it is still in oriental countries. Christian civilization has greatly modified this and laws have been enacted that set forth the relation of parent and child, defining the duties and obligations of each.

RIGHTS OF PARENTS

1. As long as a child is under age he is subject to the control of the parents, who have all reasonable authority to enforce obedience. As long as a child is properly treated by the parents no one has a right to interfere nor to take away and retain a child against their wishes.

2. **Adopting a Child.**—When a child is adopted by another family its parents lose their claim upon it and the adopting persons take their place. A child cannot be adopted without the consent of its parents, but if consent is once given it cannot be revoked.

A child over fourteen must himself consent to the adoption. The court has in all cases the right to consent to or refuse the adoption.

Application must, therefore, be made at the county court and the judge will consider it and pass upon it.

3. **Punishment.**—Parents have a right to punish their minor children, providing they are not guilty of cruelty. Brutality is severely punished by law as a crime. The punishment must be reasonable, leaving no bruises nor injuring the health of the child.

4. **Claims upon Earnings.**—While the child is a minor parents have a right to all his earnings. They can claim them of his employer. Parents, however, may free the child and allow him to collect and use his own wages. When this is once made public the parents cannot thereafter collect the child's wages.

5. **A Runaway Child.**—A child has no right to leave home without permission of the parents; if he does he can be brought back by force. Relations or others who would keep him can be forced by law to give him up unless it can be shown that the father is brutal in his treatment of the child or is not capable

because of drunkenness or other causes to properly care for the child.

OBLIGATIONS OF PARENTS

Obligation to Support.—The law requires that parents shall support their minor children. A child having property of his own does not relieve the parents from supporting him. They can, however, by applying to the court, get permission to use a part or all of the income from the child's property for his support. Beyond this the parents have no claim upon or control over the child's property.

CHILDREN'S RIGHTS AND OBLIGATIONS

1. A child can own property, over which the parents have no control, except the use of the income of the same for the support of the child, as stated above.

2. Where it is shown that parents are unable to support themselves the child is under legal obligations to support and care for them, at least do what he can toward such support.

3. If a child commits a premeditated crime he is personally liable; parents cannot be held responsible for crimes committed by their minor children.

4. **Guardian.**—A guardian may be appointed over an orphan child, or the child may choose his own guardian, who in a legal sense exercises all the authority of a parent.



SALESMANSHIP

Skill in the art of selling goods has been reduced to a science, and schools for teaching this new science of "salesmanship," as it is called, have been established at New York, Chicago, and other large cities in the United States.

How to Sell Goods.—The following instructions, drawn up by Mr. John A. Howland, an experienced and successful salesman, are worthy of careful study by those about to enter upon a mercantile life and by others who have thus far failed of the success they hoped for when entering upon their business career.

The Highest Class Salesman never appears to work hard to make a sale. Usually he is not a great talker. It is the clerks in cheap stores who talk hard and fast; they hustle and sweat and appear to try to corner their customers and to browbeat

them into buying. The first-class salesman is cool and easy in manner, because he has studied his art and knows just how to proceed to make a sale. The great talker may be a good salesman, but he chooses the hardest road and necessarily accomplishes less, since he spends too much energy on each customer.

Method Necessary.—The salesman who wants to pass everybody on the road must have, either consciously or unconsciously, a definite method of procedure.

How to Proceed.—Before trying to sell anything find out what the person can buy. When a man has told you just what he wants he has committed himself and he has given you a distinct advantage. In business it is the effort of each man to make the other man "come to him," and as soon as your prospective customer has told you what he wants—material, style, price, etc.—he has "come to you"; all you have to do is to fill the order. If you can do that, there is a strong presumption in favor of a sale without much further effort. Even if he changes his mind and refuses to buy the thing he asked for, you can ask once more his desires and again try to satisfy them in the required article.

Illustration.—Suppose, for example, you are selling suburban lots on a commission. You go out on the train some morning; perhaps you get to talking on the way out with some of your firm's prospective customers. Don't talk at random; try to draw out your man as to what he wants, how much he can pay, cash or in payments. All that you learn about his business, his experience or lack of it in real estate deals, his income, his savings, etc., is just so much to your advantage, because, with all this information about him and his wants, you can pick out just one lot and, ignoring all the rest, spend all your time and energy talking up its merits. If you proceed skillfully you will not have to ask him for a deposit; he will probably ask you to accept one. If he does not get as far as this you have nothing for which to blame yourself, since you have followed the only intelligent method for making a sale.

Showing Goods at Random.—For you as a dry goods clerk to bring out goods at random, without first ascertaining just what a customer wants, shows lack of method and therefore lack of intelligence. Ten chances to one you will not strike what the person wants. You have, therefore, placed yourself at a disadvantage at the outset, lowered your own dignity, and lessened the value of your judgment in the eyes of your prospective cus-

tomer. If he is a superior man he will resent this waste of time, and feel, even if he does not display, impatience.

How Some Sales are Lost.—If you first find out what a person wants and *can pay for*, you escape the serious danger of showing the prospective purchaser something he or she will want but cannot pay for. Many a possible sale is lost in just this way. If you show a woman a \$30 hat who has no intention of spending more than \$12, she may be so pleased with the more expensive article that nothing cheaper will suit her. But she is unable to buy the \$30 hat; therefore she hesitates long and finally leaves the shop without buying anything. If you had first found out that she expected to pay only \$12, you might have kept the \$30 beauties out of sight and so have easily satisfied her and completed the sale. This is a kind of failure that all successful salesmen must carefully guard against. Even if you should at last bring the woman who admired the \$30 hat to the point of buying the \$12 article she could pay for, you would have wasted time and energy that you might easily have saved.

Importance of Concentration.—Another advantage in first finding out what your customer wants is that you can talk so much more forcibly than you can if you scatter your efforts. Suppose you are selling men's shirts and you say: "Here's something nice at \$2.50." The man seems to like that; he picks it up and looks closely at it while you dilate on its good qualities. A minute later he says: "Well, I don't want to pay more than \$2." All you can do now is to go back to the \$2 line and say: "Well, these are nice, too," etc. Weak, isn't it? After committing yourself in favor of the more expensive grade of shirts, you have discounted beforehand all you can possibly say in favor of the \$2 article. If you want to talk effectively and convincingly, you must concentrate your attention on the one article the man can pay for.

If this rule of first finding out a customer's wants were strictly adhered to, think how much time would be saved from those terrors of the dry goods clerks, the women who are merely amusing themselves by fingering piece after piece of goods. Many times if such women were directly and courteously questioned they might admit at the start that they only wanted samples. By further inquiry as to color, weave, price, etc., think how quickly one could get rid of them, without giving offense, either.

Much Talk not Required.—Besides the direct saving in time

and energy you can effect by first getting a customer to state his wants, you save yourself a large percentage of effort and nervous strain by the procedure. After you have produced the article the man has asked for, there isn't much more for you to do; a few judiciously chosen words of admiration and encouragement at most. The man who has thought out his method beforehand does not need to make any great effort or talk much in order to make a sale.

Sell, or Know Why You Fail.—It is, of course, absolutely impossible to make a sale for every inquiry, but what an immense satisfaction it is to know accurately—as you can know if you follow this method—just when the failure to make a sale was not your own fault and just when it resulted from your own carelessness!

Your confidence and consequently your effectiveness constantly increase as you reduce your work to a systematic procedure. You always "know where you are at," you can note your own progress, and there is with such a method far less cause for possible discouragement. There is nothing so helpful as knowing the cause of each failure you make; for if you know your weak point you can guard against it next time.

The Only Way.—This cautious method of always finding out what a prospective customer wants before taking your goods to him is the only way to become a really high class salesman.

SHIPPING

Shipping is the transporting of goods by water. Ship-owners are common carriers, those who send goods are shippers. Owners sometimes charter their vessels to others, who then as charterers take the owner's place.

As common carriers, ship-owners or charterers are subject to all the laws that govern common carriers on land.

Exportation.—When goods are shipped abroad, or exported they have to be *cleared* at a custom-house. This is done by the shipper filling out and swearing to what is called a *shipper's manifest*, containing a description of the goods shipped. A bill of lading is then given the shipper as in inland shipments.

A Bill of Lading is a document delivered by a master or owner of a vessel, or the officer of a transportation company, and

signed by such parties as an acknowledgment that the goods have been received for transportation.

The bill constitutes the contract between the shipper and the carrier. Three copies of the bill are made out; one is kept by the shipper, another by the party transporting the goods, and the third is sent to the person to whom the goods are directed.

When one of the bills has been used the others become void. The master usually makes certain exceptions in writing; as, "*contents unknown*" of loose goods; "*not accountable for leakage or breakage*" of liquids in bottles; "*not accountable for leakage*" of liquids in casks; and "*pieces in dispute*," if the shipper's list of articles differs from the ship's account. The master also makes notes of any goods which seem to be in bad condition, lest he should be compelled to make good or pay for any defect, as the bill of lading begins by stating them to be "shipped in good order and well conditioned."

Transfer of Bill of Lading.—The bill of lading stands for the property itself, and carries ownership with it. The consignee upon receiving it becomes the owner of it, and can assign the bill of lading and, of course, the right of the goods with it to another party.

Ship's Manifest.—With the aid of the manifests furnished by the shippers the ship's master makes out the *ship's manifest*, containing the name and tonnage of the vessel, the place to which it belongs, and the name of the master, besides a regular list of the ship's cargo, giving the mark and number of each separate package, the names of the persons by whom the different parcels of goods are shipped, and those of the persons to whom they are consigned, and a specification of the quality of the goods contained in each package. This manifest must be signed by the master of the ship, and he cannot clear for a foreign port without it. Within a certain number of hours after arrival at any port and before "bulk is broken," this manifest must be delivered by the ship's master to the customs officer of the port.

If the goods perish without fault of the master of a ship, the freight must be paid, otherwise the master or owner of a ship is liable for damages.

Loss or Injury.—As common carriers, owners of vessels or charterers are responsible for any loss or damages of the goods, whether caused by negligence of agents, master or crew on the voyage.

But, as on land, there are exceptions, namely: Carriers by sea are not responsible for damages which occur through some extraordinary peril of the sea, such as storms or piracy or fire at sea.

General Average.—A loss occurring to the cargo when in order to save the ship in a storm a part of it must be thrown overboard is called General Average.

The law is that if any part of the vessel or cargo is voluntarily sacrificed to save the rest, all the owners of both vessel and cargo must bear the loss in proportion to their interest.

Three conditions, however, are necessary to make it a general average: 1. The sacrifice must be necessary. 2. It must be made voluntarily. 3. It must succeed, i. e., the rest of the vessel must be saved.

Salvage relates to property abandoned at sea. Any one saving property which he finds abandoned at sea is entitled to large compensation for his services. This compensation is called salvage and is intended to encourage such services, which are usually attended with danger.

The amount of salvage varies according to the difficulty and danger and may be one-half of the value of the vessel and cargo saved. All who take part in the rescue, master, crew and owner, share in the salvage. If aid is rendered to a vessel in distress salvage is allowed.

Form of Bill of Lading

New York, December 10, 1910.

Shipped in good order, and well conditioned, by James C. Hanton.....
on board the ship *Goodspeed*.....

Marked as follows: whereof Chas. Bollman.....
Sylvester Clyde, is master, now lying in the port of New
Rio Janeiro. York.....and bound for the port of
Rio Janeiro.....500 barrels of flour,

being marked and numbered as in the margin, and are to be delivered in the like order and condition at the port of *Rio Janeiro*.....(the dangers of sea only excepted) unto *Sylvester Clyde*.....or his assigns, he or they paying freight for the said cases, with ten cents primage and average accustomed.

In witness whereof I have affirmed to three bills of lading, all of this tenor and date; one of which being accomplished the others to stand void.

HENRY R. SANDFORD.

Contents and weight unknown.

[In the above form, Hanton is the shipper or consignor, Clyde the consignee, and Sandford the carrier. It might be signed by the master (Bollman) instead of by Sandford.]



STATE STREET, CHICAGO

HOW TO INVEST SMALL SAVINGS SUCCESSFULLY

To persons who desire to invest their savings in a safe and profitable manner, the following suggestions and established principles pertaining to such business should be carefully considered.

A Good Broker Necessary.—In the first place, it is essential that the investor should have a good broker. How can he become acquainted with one? He may be recommended to one by a friend, and probably this is the safest way, because there are brokers and—brokers. If the investor writes to the Secretary of the Stock Exchange he will simply get a list of brokers, no help being afforded him as to the particular members who will transact small orders. For it must be remembered that, as a rule, the inside broker does not care for small orders. On account

of this fact the outside broker flourishes exceedingly, as he is prepared to execute all kinds of orders, small and great; sometimes he is an honest man, sometimes he is not, and the same may be said of the inside broker. The question of getting into touch with the right kind of a man is therefore all-important.

Ability to Read the Financial News Necessary.—The next thing is that the investor should be able to read intelligently the news published in the financial columns of the daily press. This is explained in the Financial Guides, to be obtained at the book-stores.

A Knowledge of the Guiding Principles Necessary.—Having secured the right kind of a man and learned how to read the financial news, the next thing should be a mastery of certain guiding principles.

The small investor should not touch mines of any kind; he should confine himself to industrial schemes, and in so doing give his attention to the man and the figures. The directorate of a company is exceedingly important. He should ascertain all he can about their past history in connection with business, and especially the capacity of the managing director for his special duties. The great secret of the success of some of the industrial companies has been the expert management from beginning to end.

Study of Accounts Necessary.—Next the investor should study the accounts, going through the balance sheets for various years. He may say that he has not time, and perhaps not an eye for figures, in which case he will have to trust to the judgment of others, and that is where the services of a really good broker are invaluable.

All these necessary features of sound investment go to show that you cannot make money in this way without working hard; but money can be made by watchfulness and care. The investor should so train his own judgment that he need not be obliged to follow the advice of "friends" nor the ipsi dixit of the broker.

Established Principles.—The following are some of the established principles of investment which are well worthy of attention: (1) Don't buy shares in a company which is about to pay big dividends. (2) Don't be led away by showy prospectuses, big names, and a lot of advertising. Know the man, the class of business, and the trade conditions. (3) Don't invest in a company with a bad history, however attractive the new regime may be. Follow lucky men and companies with good records. (4) Ask: Is there a demand for the products this company deals in? That's a question which determines good investments from mere speculations. (5) Note the startling changes in prices and trace them to their origin; in a word, know what you are doing."

TRADE AND SPECULATION

The Principles Underlying Business Success.

Trade is the business of buying and selling for gain or profit in the ordinary course of traffic.

Speculation is buying and selling, not in the ordinary course of traffic for the continuous marketing of commodities, but to hold in the expectation of selling at a profit upon a change in values or market rates.

In order to be thoroughly successful in business a merchant must have a fair knowledge of the basic principles of both trade and speculation.

Basic Principles of Successful Trade.

1. **A knowledge or judgment of the value of goods is necessary.** Without such knowledge it is impossible for one to do justice to his customers and to himself.

2. **Cash Capital To Start With Is Required.**—No one is justified in commencing a business without the moderate capital usually required to carry it on, trusting to accommodations and credit for success. It is asserted by some authorities that four-fifths of the men who are wealthy commenced business on borrowed capital. This may be true, but it was actually capital, borrowed for no definite period, but for such length of time that it could be paid out of the profits of the business and not from the sales of stock. No one who has tried doing a business without a suitable capital, even if he has succeeded, will advise another to attempt it. It involves an amount of anxiety, a degree of labor, embarrassment, and hazard, which is painful to reflect upon. To do a business altogether on credit requires a fortunate combination of circumstances to make it successful, that no prudent man would predict.

The amount of credit that will be issued to a prospective merchant depends upon the amount of capital he has to invest. The greatest mistake a beginner could make would be to tie himself up with an overstock or with an abnormal expense for fixtures and other opening incidents which would prevent him from buying his merchandise on a cash basis, or, to be more explicit, to do anything that would prevent him from taking his cash discount promptly and regularly.

3. **The selection of the right location is important.** In a city or town it usually is best to choose a location in the midst of those engaged in the same business. There is

where customers expect to find such trade, and there the mass of them will go to buy. "A poor location," says a recent writer on this subject, "can bring about disaster quicker than can anything else. The biggest concern (shoe store) in State Street (Chicago) found the sledding extremely tough when they first opened. They did practically no business. One day they realized they had started in on the wrong side of the street. They moved to the opposite side and the difference in location was noticeable from the start. Business grew by leaps and bounds. Today these people are representative of the retail shoe business in Chicago. A few months on the wrong side would have driven them into the bankruptcy court."

4. **Locality Governs Stock Selection.**—"The first thing to be considered in buying a stock of goods, writes Mr. W. F. Hypes, General Sales Manager for Marshall Field & Co., in *The Workers' Magazine*, "is the class of merchandise that will be in demand in the locality in which one expects to engage in business.

"There is a most appreciable variance in the different sections of the country as to the character of merchandise used by the consumer. Some articles that sell well in Ohio do not command any sale at all in Washington or Oregon. The young man who has clerked in a retail dry goods store and learned the business in a general way seldom realizes this. To him, for instance, lingerie is lingerie the world over and he figures that a bit of muslin should sell as well in the far west as it does in the middle states and in the east."

5. A reputation for dealing in the best lines of merchandise procurable must be firmly established. This is the only policy that will build up a permanent trade. "To buy merchandise of a great number of houses," says the same authority, "is not a good business move, for even the merchant of many years' experience to make. Therefore, it is even more disadvantageous to the beginner to take such a step. He perhaps might save a few dollars in buying his stock indiscriminately, but in the long run he would find himself burdened with a badly assorted stock, and in a short time his shelves would present such a

conglomerate mass of odds and ends that his stock, if forced to a sale for any reason, would bring a low price. In other words, the man who will establish certain lines and fill in on those lines as occasion demands, confining himself as closely as practicable to such a policy, always will have a representative stock in such good condition that he can in an emergency realize almost 100 cents on the dollar."

6. Display and Publicity are Absolutely Essential.—Every retail merchant should make an attractive display of his wares in his shop windows. Persons passing in the street may see just the articles they want to purchase and be reminded thereby of this want and become your customer at once, or they may be induced to seek within for what they want in the line displayed.

"The old habit of having merchandise tucked away under counters and in stock boxes long ago became obsolete. The great increase in the volume of sales enjoyed by merchants today is directly attributable to the effective displays in the windows of retail stores as well as to the educating of the buying public—especially the women contingent—has received through the medium of these displays and through reading the up-to-date fashion journals."

The Importance of Advertising.—But the most efficient modern method of getting customers is by advertising. To the merchant or dealer who is sure of his ability to fill orders on the most favorable terms, the attainment of an adequate publicity is the matter of primary concern. If his circle of trade is properly the county in which he lives, then he should take effectual measures to let every family in the county know what he sells, and on what conditions. It is idle to speak of the cost as an impediment. He might as well object to the cost of sheltering his goods from bad weather, protecting them from thieves, or dealing them out to customers. All the other cost of his business is incurred without adequate motive or return, so long as the essential element of his business is neglected or scrimped. If his location and his stock only entitle him to expect the custom of his own town

and neighborhood, then he should incur the expenses of fully informing that locality. Just so with the wholesale merchant who aspires to a custom co-extensive with his country. If he is prepared to satisfy so wide a demand on favorable terms, the expense of apprising those whom he desires for customers of the nature of his business, the character of his stock, the range of his prices, and the reasons why he should be dealt with, is one which he cannot refuse to incur without gross incompetency and ruinous prodigality. By thus refusing, he increases his expenses for rent, lights, fuel, assistance, etc., from one-half per cent to three, five and in some cases ten per cent on his aggregate sales, and renders it morally impossible that he should sell at a profit, and at the same time sell as cheaply as his more enterprising and capable rivals. In effect, he confesses defeat and incapacity, and retreats to the rear rank of his vocation.

Some men who know they should advertise are yet so narrow as to confine their advertisements to journals of their own creed or party. If they do not choose to trade with any but men of like faith, this is wise; but if they desire to have the whole public for customers, it is otherwise.

Basic Principles of Successful Speculation.

1. Fluctuations in values affect the interests of merchants engaged in regular trade. It is necessary therefore, in order to be thoroughly successful in mercantile business, to study statistics and give note to important political and commercial changes. "Take a commodity," advises an experienced and successful merchant, "and find out the average price of a number of years, excluding from consideration extreme cases, and buy when the price has fallen below the average, or, in other words, when the commodity has become cheap. If the harvest after all be bad, you gain; if otherwise, it does not follow that you are to lose. Sell, and replace your old stock—buy a new one."

"Everybody is aware," says Mr. Roderick H. Smith, in his masterly treatise on *The Science of Business*, "how

much the interests of the mercantile classes and other classes are affected by fluctuations in value. Fortunes are made or lost by the rise or fall in price of a commodity of which a merchant may have a large supply. But the merchant is affected not only by the price of articles in his possession, but by the price of articles in the possession of others. He owes a large number of people and a large number of people owe him. His ability to pay depends upon the prices which his customers receive for the produce or goods they have in their possession. Hence there is hardly a fluctuation in the price of any article whatsoever that does not influence to some extent the prosperity of the mercantile classes at large, in addition to the particular influence it may exert upon the fortunes of a particular individual.

"In society as we see it today, not only each man is dependent upon other men, but each class of men upon all other classes, and whatever injures one class of the community effects upon all other classes a like injury. The interests of each are bound up in the interests of all, and the interest of all is bound up in the interest of each."

2. There are two qualities which principally fit any commodity for speculation: First, frequency in the change of its price, and secondly, the extent of that change; it being obvious that alternation—a fall as well as a rise—is necessary to the purpose of the speculator, and the extreme of prices is that which he will chiefly look to or in which he will seek his gain.

3. The price of a commodity depends upon supply and demand. When the demand is greater than the supply the price of the commodity rises, and when the supply is greater than the demand the price falls. Speculation, therefore, is in fact merely an exception in business arising out of the derangement of trade or impossibility of adjusting the supply to the demand, yet so far useful to, or coming in aid of trade, as it has a tendency to produce readjustment; to prevent extremes in price, as well that which is ruinously low as that which is excessive; and to prevent dearth or famine. For if a person buys when prices are low, this has a tendency to raise the price;

as when he brings out a store, and sells when prices are high, it has to lower it.

4. **Nerve Is Necessary to Success.**—To be a good merchant or speculator, as to be a good general, nerve is necessary, and the one as well as the other must often act in the face of appearances. He must believe that the sun will always rise again after it sets and always act contrary to what the generality of men believe to be good judgment. He must buy when no other person will buy and sell when no other person will sell.

"Trade is steady and uniform," and can be carried on at all times; speculation, on the other hand, only occasionally, or when opportunity offers. There is, therefore, a peculiar certainty which belongs to the former which does not belong to the latter, and this certainly is the certainty of employment or the scope for it. The time also required to make a speculation is not to be forgotten, during which it may be conceived money will often be made in the regular course of trade. Yet, without doubt, occasionally very large sums are made by opportunities which it requires but a very ordinary share of sagacity to take advantage of.

If a person be inclined to make speculation a business, it would be best to invest only part of his capital in any one commodity, so to have many speculations afloat at the same time, different in their stages—some, if possible, always commencing, and others falling in or terminating. By these means it may be brought more nearly to the nature of a regular trade, in which not only is a person's whole capital with some certainty engaged, but an average established, rendering it more uniform and safe. And so considered, it matters not to a speculator whether prices fall or rise. When they fall he is to buy, when they rise, he is to sell. His only difficulty, when they stand still. Nor is this to be confounded with wholesale trade strictly understood, which is a different thing, and consists in supplying set customers for a regular profit."

5. **Successful Speculators and Merchants Must Be Students of Social Science.**—"Without knowing it," says the

eminent scientist, Herbert Spencer, "men who look at the state of the money-market, glance over prices current, discuss the probable crops of corn, cotton, sugar, wool, silk, with the chances of war, and from all these data decide on their mercantile operations, are students of social science; empirical and blundering students, it may be, but still students, who gain the prizes or are plucked of their profits, according as they do or do not reach the right conclusion. Not only the manufacturer and the merchant must guide their transactions by calculations of supply and demand, based on numerous facts, and tacitly recognizing sundry general principles of social action; but even the retailer must do the like; his prosperity very greatly depending upon the correctness of his judgments respecting the future rates of consumption. Manifestly, all who take part in the entangled commercial activities of a community are virtually interested in understanding the laws according to which those activities vary."

The correctness of Mr. Spencer's position is forcibly illustrated in the following extract from *The Science of Business*: "These truths drawn from a wide class of business facts, are of value to each business man. The wholesale dealer, who has on hand a large stock of goods bought at constantly increasing prices, must see to it that, at the turn of affairs, he is not left with a supply on his hands for which there is no call, and on which he will be obliged to sacrifice. The retail dealer who invests his savings in a store, and stocks it with such articles as the laborers need, must, if he lives in a town whose principal industry is the iron trade, time his affairs to the fluctuations of the business. The speculator who, in the assurance born of ignorance, endeavors to bull the stock market during the years of depression, will see his profits melt slowly away; and even a rising market, the wise must remember, will not last forever. The manufacturer must intelligently foresee the trend of future events, or suffer the consequences of his ignorance. The clerk, the lawyer, the doctor and even the clergyman, are affected, both in their salaries and their fees, by the course of the business world."

BUSINESS ABBREVIATIONS

<i>Acct.</i>	Account	<i>Inv.</i>	Inventory.
<i>Advtg.</i>	Advertising.	<i>J. or Jour.</i>	Journal.
<i>Agmt.</i>	Agreement.	<i>J P.</i>	Journal page.
<i>Ag.</i>	Agent.	<i>L. B.</i>	Letter Book.
<i>Am.</i>	Amount.	<i>lbs</i>	Pounds.
<i>Art.</i>	Article.	<i>L. F.</i>	Ledger Folio.
<i>B. or Bk.</i>	Bank.	<i>Mdse.</i>	Merchandise.
<i>Bal.</i>	Balance.	<i>Memo. or mem.</i>	Memorandum.
<i>Bbl.</i>	Barrel.	<i>Mols</i>	Molasses.
<i>B. B.</i>	Bill-book or Bank-book.	<i>Nat.</i>	National.
<i>B. Ex.</i>	Bill of Exchange.	<i>N. B.</i>	(Nota Bene) Take Notice.
<i>B. P. or Bills Pay.</i>	Bills Payable.	<i>Net</i>	Without deduc- tion.
<i>B. R. or Bills Rec.</i>	Bills Receivable.	<i>O. I. B.</i>	Outward Invoice
<i>Bo't</i>	Bought.	<i>P. or p.</i>	Page. [Book]
<i>Bush</i>	Bushel.	<i>Payt.</i>	Payment.
<i>C. or C't.</i>	Cent.	<i>Pd.</i>	Paid.
<i>Cash.</i>	Cashier.	<i>Pkg.</i>	Package.
<i>C. B.</i>	Cash Book.	<i>Per or pr</i>	By the.
<i>Cer.</i>	Certificate.	<i>per ct.</i>	(Per centum) By the hundred.
<i>Chgd.</i>	Charged.	<i>P. & L</i>	Profit and Loss.
<i>Ch.</i>	Check	<i>Pr.</i>	Pair.
<i>Co.</i>	Company.	<i>Prem.</i>	Premium.
<i>C. O. D</i>	Collect on Delivery.	<i>prox.</i>	(Proximo) The next month.
<i>Com.</i>	Commission	<i>Ps</i>	Piece or Pieces.
<i>Con. or Const</i>	Consignment.	<i>P. C. B.</i>	Petty Cash Book.
<i>Cr.</i>	Creditor.	<i>Recd</i>	Received.
<i>Cwt.</i>	Hundred weight.	<i>R. R.</i>	Railroad.
<i>D. B.</i>	Day Book.	<i>S. B.</i>	Sales Book.
<i>Dep. B.</i>	Deposit Book.	<i>S. S.</i>	Steamship.
<i>Dft.</i>	Draft.	<i>Shipt.</i>	Shipment.
<i>Dis.</i>	Discount.	<i>St. Dft.</i>	Sight Draft.
<i>Do. or do.</i>	(Ditto) The same.	<i>Stg.</i>	Sterling.
<i>Doz.</i>	Dozen.	<i>Sunds</i>	Sundries.
<i>Dr.</i>	Debtor.	<i>Tr. or Trans</i>	Transaction.
<i>Ds. or ds.</i>	Days.	<i>ult.</i>	(Ultimo) The last month.
<i>ea.</i>	Each.	<i>viz.</i>	(Videlicet) To wit: namely.
<i>E. E.</i>	Errors excepted.	<i>vs.</i>	(Versus) Against.
<i>E. & O. E.</i>	Errors and omis- sions excepted.	<i>Yds.</i>	Yards.
<i>Ex. or Exch.</i>	Exchange.	<i>\$.</i>	Dollar.
<i>Exp.</i>	Expense.	<i>c.</i>	Cents.
<i>fav</i>	Favor.	<i>£</i>	Pounds Sterling.
<i>F. B. E.</i>	Foreign Bill of Exchange.	<i>d.</i>	Pence.
<i>For'd.</i>	Forward.	<i>@</i>	At, or to.
<i>Ft. or ft</i>	Foot or Feet.	<i>%</i>	Per cent.
<i>Gal.</i>	Gallon.	<i>acc.</i>	Account.
<i>Guar.</i>	Guarantee.	<i>cc</i>	(Ditto) The same.
<i>Hdkf.</i>	Handkerchief.	<i>#</i>	Number.
<i>Hhd.</i>	Hogshead.	<i>✓</i>	Check Mark.
<i>Hund.</i>	Hundred.	<i>11.</i>	One and 1 fourth.
<i>I. or Inv</i>	Invoice.	<i>12.</i>	One and 2 fourths.
<i>I. B</i>	Invoice Book.	<i>13.</i>	One and 3 fourths.
<i>Ins.</i>	Insurance.	<i>Int.</i>	Interest.
<i>inst.</i>	(Instant) The pres- ent month.		
<i>Insol</i>	Insolvency.		

TRUSTS AND MONOPOLIES

THE SHERMAN ANTI-TRUST LAW

Sections 1 and 2 of the anti-trust law approved July 2, 1890, and commonly called the "Sherman law," forbid combinations and monopolies in undue restraint of interstate or foreign trade and prescribes punishment by fine or imprisonment or both for any violation thereof. What constitutes an undue restraint of trade is a mooted question.

Illegal Combination in Restraint of Trade Defined.—In the case of the United States vs. The International Harvester Co., decided in favor of the Government by the U. S. District Court in Minnesota, August 12, 1914, it was held that "there is no limit under the American law to which a business may not independently grow, and even a combination of two or more businesses if it does not unreasonably restrain trade, is not illegal; but it is the combination which unreasonably restrains trade that is illegal."

The Trusts which dominate the business world of to-day are the legitimate descendants of the old English monopolies.

Definition.—The old time *monopolies* were grants by the crown securing to one or more persons an exclusive right to carry on some particular branch of trade or manufacture, while the modern *trusts* are organizations formed by the combination of competing firms, which, independently of any grant of a sovereign or State, exert the right and power of controlling the entire business of the particular branch of trade or manufacture in which they are engaged.

History.—In the sixteenth century the people of England complained of the extortions of the monopolies which had been

granted by the crown and the whole system was attacked in Parliament in 1597. No restraining law was passed, because of the personal solicitation of the queen, but in 1601 Parliament took up the subject and a list of the most objectionable monopolies was read in the House of Commons. One member of that body caused a sensation at the time by asking, "Is not bread among the number?"

In 1623 the so-called statute of monopolies was passed, which provided that all monopolies should be illegal, except such as might be granted by Parliament, the only exceptions being the control of new manufactures and inventions. For a time this law put an end to the formation of monopolies, which have now become common under the name of "trusts" in nearly every civilized country of the world.

English Trusts.—In England, despite the industrial energy of the country and its extensive commerce, the trust system has not made the advance it has in some other countries in Europe or in America.

German Trusts.—There are many trusts in Germany. In such industries as brick, stone, plaster of paris, glue, mortar and the like there are about fifty trusts, of which a recent writer says: "Of these trusts—in the widest sense of the word—it may be said that by hindering unlimited underbidding they have proved an actual blessing to the trades concerned, without becoming a menace to the public welfare." The same writer says: "The activity and extension of trusts in Germany has not yet led to serious apprehensions or open hatred on the part of large portions of the population, as now appears to exist in the United States. Although aiming primarily at the establishment of better prices, German trusts cannot be accused of the exploitation of the public at large or of the working classes. As regards the establishment of prices, also, the trusts have hitherto displayed a wise moderation."

Russian Trusts.—In Russia, while the courts do not recognize the formation of trusts as legal, strong industrial organizations control many of the commodities. Iron, brandy, sugar, petroleum and a vast number of other products are in the hands of monopolies which oppress the people. Not only is no resistance offered them by the government, but many of them have been organized under the protection and with the assistance of the government.

French Trusts.—Perhaps in no country in Europe has the trust system assumed the proportions it has acquired in France. The iron trade, the chemical industries, the bottle-glass, sugar refining, zinc and many other important lines of industry are controlled by trusts, and have been so for many years.

American Trusts.—In the United States trusts are of comparatively recent origin, but have increased with such rapidity that to-day they outnumber those of all other countries of the world combined. In *Moody's Manual of Corporation Securities* it is stated that there are in this country about 850 trusts or great industrial combinations, with a total capital of \$9,000,000,000, and that the railroad consolidations would increase this to \$15,000,000,000 of outstanding capital.

Besides these gigantic industrial trusts there are innumerable price-fixing and profit-sharing pools in nearly every industry of the country.

Natural Monopolies, such as railroads, street railways, gas, electric light, and water companies, are not classed as trusts, because they are not composed of naturally competing concerns. Consolidations and price and rate-fixing agreements in these industries exist in nearly every city in the country.

Stringent anti-trust acts have been adopted by the general government and most of the States, but owing to the restrictions these acts have experienced at the hands of jurists, most of them have practically become dead letters. The American trusts having the largest capitals are as follows:

A List of Fifteen of the Principal American Trusts

	Location.	Capital.
Amalgamated Copper Co.....	New York.....	153,887,900
American Can Co.....	New York.....	82,466,600
American Sugar Refining Co.....	New York.....	90,000,000
American Smelting & Refining Co....	New York.....	100,000,000
American Tobacco Co.....	New York.....	118,000,000
American Woollen Co.....	Boston.....	63,501,100
Central Leather Co.....	New York.....	69,570,800
Corn Products Co.....	New York.....	79,574,100
General Electric Co.....	Schenectady.....	65,167,400
International Harvester Co.....	Chicago.....	140,000,000
International Merchant Marine Co...	New York.....	101,762,706
National Biscuit Co.....	New York.....	54,140,500
Pullman Co.....	Chicago.....	100,000,000
Standard Oil Co.....	New York.....	98,338,382
U. S. Steel Corporation.....	Hoboken.....	868,593,600

PARLIAMENTARY RULES AND USAGES

Trace each motion to its respective references and you master at a glance the intricacies of parliamentary usages, comprising some three hundred points of order.

Forms in which questions may be put.....	8.	9.	10.	11.	12.	13.	14.
Questions of precedence of questions.....	1.	2.	3.	4.	5.	6.	7.
Motion to withdraw a motion.....	a.	e.	g.	i.	m.	n.	p.
To take up a question out of its proper order....	a.	e.	g.	i.	l.	n.	p.
Motion to take from the table.....	a.	e.	g.	k.	l.	n.	b.
Motion to suspend the rules.....	c.	e.	h.	j.	m.	n.	p.
To substitute in the nature of an amendment....	c.	e.	h.	i.	m.	n.	p.
Motion to make subject a special order.....	c.	e.	h.	i.	l.	n.	p.



INDEPENDENCE HALL, 1776

(In the room to the left, on entering the hall, the Declaration of Independence was signed)

Question whether subject shall be discussed....	a.	e.	g.	i.	l.	o.	q.
Motion that committee do not rise.....	a.	e.	g.	j.	m.	n.	p.
Motion to refer a question.....	c.	f.	h.	j.	m.	n.	p.
Motion to reconsider an undebatable question..	a.	e.	g.	j.	m.	n.	r.
Motion to reconsider a debatable question.....	c.	f.	g.	j.	m.	n.	p.
Reading papers.....	a.	e.	g.	i.	m.	n.	p.
Questions of privilege.....	c.	e.	h.	i.	m.	n.	p.
Questions touching priority of business.....	a.	e.	h.	i.	m.	n.	p.
Motion for previous question.....	a.	e.	g.	i.	l.	n.	p.
Motion to postpone indefinitely.....	c.	f.	g.	i.	m.	n.	p.
Motion to postpone to a definite time.....	d.	e.	h.	i.	m.	n.	p.
Motion for the orders of the day.....	a.	e.	g.	i.	m.	o.	q.
Objection to consideration of question.....	a.	e.	g.	i.	l.	o.	q.
Motion to limit debate on question.....	a.	e.	h.	i.	l.	n.	p.
Motion to lay on the table.....	a.	e.	g.	k.	m.	n.	p.

Leave to continue speaking after indecorum.....	a. e. g. i. m. n. p.
Motion to extend limits of debate on question.....	a. e. h. i. m. n. p.
Motion to commit	c. f. h. i. m. n. p.
Motion to close debate on question.....	a. e. h. i. l. n. p.
Call to order.....	a. e. g. i. m. o. q.
Motion to appeal from Speaker's decision generally.....	c. e. g. i. m. n. q.
Motion to appeal from Speaker's decision <i>in re</i> indecorum.....	a. e. h. i. m. n. q.
Motion to amend the rules.....	c. e. h. i. l. n. p.
Motion to amend an amendment.....	c. e. g. i. m. n. p.
Motion to amend	c. e. h. i. m. n. p.
Motion to determine time to which to adjourn.....	b. e. h. i. m. n. p.
Motion to adjourn	a. e. g. j. m. n. p.

SIGNERS OF THE
DECLARATION OF
INDEPENDENCE

John Hancock,
Samuel Adams,
Robert Treat Paine,
William Whipple,
Matthew Thornton,
William Ellery,
John Hart,
Benjamin Rush,
Benjamin Franklin,
John Morton,
George Clymer,
James Smith,
George Taylor,
James Wilson,
George Ross,
Caesar Rodney,
George Reed,
Thomas Stone,
Charles Carroll,
Richard Henry Lee,
Francis Lightfoot Lee,
Carter Braxton,
William Hooper,
Joseph Hewes,
John Penn,
Button Gwinnett,
Lyman Hall,
George Walton,



INDEPENDENCE HALL, 1876
(Philadelphia, Penn.)

SIGNERS OF THE
DECLARATION OF
INDEPENDENCE

Elbridge Gerry
Stephen Hopkins,
Josiah Bartlett,
Roger Sherman,
Francis Lewis,
Philip Livingston,
William Floyd,
Oliver Wolcott,
William Williams,
Samuel Huntington,
Lewis Morris,
Richard Stockton,
John Witherspoon,
F. Hopkinson,
A. Clark,
Robert Morris,
Benjamin Rush,
Thomas McKean,
Samuel Chase,
William Paca,
George Wythe,
Thomas Jefferson,
Benjamin Harrison,
Thomas Nelson, Jr.
Edward Rutledge,
Thomas Hayward, Jr.
Thomas Lynch, Jr.
Arthur Middleton.

- a. Question undebatable; sometimes remarks tacitly allowed.
- b. Undebatable if another question is before the assembly.
- c. Debatable question.
- d. Limited debate only on propriety of postponement.
- e. Does not allow reference to main question.
- f. Opens the main question to debate.
- g. Cannot be amended.
- h. May be amended.
- i. Can be reconsidered.
- j. Cannot be reconsidered.
- k. An affirmative vote on this question cannot be reconsidered.
- l. Requires two-third vote, unless special rules have been enacted.
- m. Simple majority suffices to determine the question.
- n. Motion must be seconded.
- o. Does not require to be seconded.
- p. Not in order when another has the floor.
- q. Always in order, though another may have the floor.

- f. May be moved and entered on the record when another has the floor, but the business then before the assembly may not be put aside. The motion must be made by one who voted with the prevailing side, and on the same day the original vote was taken.
1. Fixing the time to which an adjournment may be made; ranks first.
2. To adjourn without limitation; second.
3. Motion for the Orders of the Day; third.
4. Motion to lay on the table; fourth.
5. Motion for the previous question; fifth.
6. Motion to postpone definitely; sixth.
7. Motion to commit; seventh.
8. Motion to amend; eighth.
9. Motion to postpone indefinitely; ninth.
10. On motion to strike out words, "Shall the words stand part of the motion?" unless a majority sustains the words they are struck out.
11. On motion for previous question the form to be observed is: "Shall the main question be now put?" This, if carried, ends debate.
12. On an appeal from the chair's decision, "Shall the decision be sustained as the ruling of the house?" The chair is generally sustained.
13. On motion for Orders of the Day, "Will the house now proceed to the Orders of the Day?" This, if carried, supersedes intervening motions.
14. When an objection is raised to considering question, "Shall the question be considered?" objection may be made by any member before debate has commenced, but not subsequently.

CUBICAL CONTENTS OF ROUND TIMBER.

Ft. long	Dia 6	Dia 7	Dia 8	Dia 9	Dia 10	Dia 11	Dia 12	Dia 13	Dia 14	Dia 15	Dia 16	Dia 17	Dia 18	Dia 19	Dia 20	Dia 21
8	1.57	2.14	2.79	3.53	4	5	6	7	8	10	11	12	14	16	17	19
9	1.76	2.40	3.14	3.97	5	6	7	8	9	11	12	14	16	18	20	22
10	1.96	2.67	3.49	4.42	5	7	8	9	10	12	14	16	18	20	22	24
11	2.16	2.94	3.84	4.86	6	7	8	10	12	13	15	17	19	22	24	26
12	2.35	3.20	4.19	5.30	6	8	9	11	13	15	17	19	21	24	26	29
13	2.55	3.47	4.54	5.74	7	9	10	12	14	16	18	20	23	26	28	31
14	2.75	3.74	4.89	6.19	7	9	11	13	15	17	19	22	25	28	31	34
15	2.94	4.05	5.24	6.63	8	10	12	14	16	18	21	23	26	30	33	36
16	3.14	4.27	5.58	7.07	9	11	12	14	17	20	22	25	28	32	35	38
17	3.33	4.54	5.93	7.51	9	11	13	16	18	21	24	27	30	33	37	41
18	3.53	4.81	6.28	7.95	10	12	14	16	19	22	25	28	32	35	39	43
19	3.73	5.07	6.63	8.39	10	13	15	17	21	23	27	30	33	37	41	45
20	3.92	5.34	6.98	8.84	11	13	16	18	21	25	28	31	35	39	44	48

Ft. long	Dia 22	Dia 23	Dia 24	Dia 25	Dia 26	Dia 27	Dia 28	Dia 29	Dia 30	Dia 31	Dia 32	Dia 33	Dia 34	Dia 35	Dia 36	Dia 37	Dia 38
8	21	23	25	27	29	32	34	37	39	42	45	48	50	53	57	60	62
9	24	26	28	31	33	36	38	41	44	47	50	53	57	60	64	67	70
10	26	29	31	34	37	40	43	46	49	52	56	59	63	67	71	75	79
11	29	32	35	37	41	43	47	50	53	57	61	65	69	73	77	82	86
12	32	34	38	41	44	47	51	55	58	62	67	71	76	80	85	90	94
13	34	37	41	44	48	51	56	60	63	68	72	77	82	87	92	97	102
14	37	40	44	48	52	55	60	64	68	73	78	83	88	94	99	105	110
15	40	43	47	51	55	59	64	69	73	78	84	89	95	100	106	112	118
16	42	46	50	55	59	63	68	73	78	83	89	95	101	107	113	119	126
17	45	49	53	58	63	68	73	78	83	89	95	101	107	114	121	127	135
18	48	52	57	61	66	72	77	82	88	94	100	106	114	120	128	134	142
19	50	55	60	65	70	75	81	87	93	99	106	112	120	127	135	142	151
20	53	58	63	68	74	79	85	91	98	105	112	118	126	134	142	149	159

COMMERCIAL ARITHMETIC

The object of the following pages is to set forth methods of making some of the calculations which occur in commercial arithmetic with greater rapidity and ease than attend the ordinary methods of making the same calculations. It is impossible to become proficient in arithmetical computations unless the fundamental principles of arithmetic have been fully mastered, and the more thorough this knowledge is, the more serviceable will the following methods prove to be.

ADDITION

Proficiency in addition can be acquired only by practice. There are no contractions by means of which addition may be performed with rapidity and ease. Practice, and practice only, will secure this first requisite of the accountant. However, a few practical suggestions will prove beneficial to those who have acquired but little proficiency in addition.

The Result Method of Addition

- 25 *Explanation.*—Beginning with the lower figure in units
84 column, name the *result* only of each successive addi-
69 tion; thus 4, 8, 14, 16, 25, 29, 34; then carrying the 3 to
72 the next column add 3, 8, 17, 25, 32, 38, 46, 48.
86 *To Prove.*—Add the columns downward. This method
94 lies in the ability to see and combine the result of two or
54 more figures without stopping to add each separately.

484

The Group Method of Addition

- 478 } *Explanation.*—Beginning at the right add up-
121 { ward, 15, 25, 45; grouping, 6, 4, 3 and 2 for 15;
597 { 20 grouping 6 and 4 for 10 to add 15, making 25; and
464 } grouping 4, 7, 1 and 8 for 20 to add 25, making 55,
644 } the result of first column. Carrying the 4 tens to the
286 { 10 second column, adding as before, etc.
850 } *To Prove.*—Add the columns downward, grouping
422 } as illustrated above.
513 { *Note.*—Practice in grouping will lead to great
644 { 15 proficiency, and after one has become skilled in the
836 } same, it is advisable to skip about along the column
5855 in order to select those numbers which can be most
conveniently grouped.

Horizontal Addition

Numbers when written in horizontal order, as in invoices and other business forms, may be added without being rewritten in vertical columns.

In adding numbers written horizontally more care is requisite that the units shall be of like order, and great certainty of correctness can be had by adding first from left to right and then from right to left.

$$510, 297, 67, 841, 638 = 2,353. \text{ Ans.}$$

The group method may be employed with equal advantage where numbers are written horizontally.

Horizontal addition is not often practiced with numbers containing more than four or five figures. In adding dollars and cents it is best to omit the dollar sign.

4°

3

7

6

5

4

1

7

3

6

8

5

53

Easy Methods for Adding Lengthy Single and Double Columns

Explanation.—Begin at 8 and add as near 20 as possible, thus 8, 6, 3 = 17, reject the tens and place 7 to the right of the last figure added, as in example; begin at 7 and add 7, 1, 4 and 5 = 17, reject the tens, place 7 to the right of 5, begin at 6 and add 6, 7, 2 and 4 = 19. Now adding the figures in the new columns, 7, 7 and 9 = 23 + 3 tens rejected = 53. Ans.

Explanation.—When the columns reach into the hundreds, as each hundred is reached note the amount opposite the last figure entering into its sum, as shown in example, and then begin to add again, finally adding these results.

The best method of *proof* is that usually employed by business men, viz., beginning at the top and adding down the column. If the result is like the first it may be safely assumed to be correct, for the *same* error, if there were one, would not be likely to occur in the reverse order.

8

9

8

7

The Civil Service Method of Addition

\$2,974.60	21
8,947.24	28
2,842.11	36
2,976.54	47
7,894.32	60
9,874.21	39
5,432.18	
4,567.81	
	\$45,509.01

Begin at the right and add each column separately; thus the sum of the first column equals 21, the second 28, the third 36 and so on, and then add the results as shown above.

This method is used by civil service employes, bank clerks, and others who handle large sums of money. The advantage lies in the fact that one's attention may be called to other things and yet he is never at a loss to resume work where he left off.

MULTIPLICATION

The following are contractions in multiplication of simple numbers.

1. To multiply by 10, 100, etc., annex as many ciphers to the multiplicand as there are in the multiplier.

2. To multiply by 5, 50, 500, etc., annex as many ciphers to the multiplicand as there are figures in the multiplier and divide the result by 2.

3. To multiply by 25, 250, etc., multiply by 100, 1,000, etc., and divide the result by 4.

4. To multiply by any number ending in 9, multiply by the next higher number and then subtract the multiplicand.

Example.—Multiply 83 by 39: $83 \times 40 = 3,320 - 83 = 3,237$.

5. To multiply any number of two figures by 11, write the sum of the two figures between them.

Example.—Multiply 45 by 11: $4 + 5 = 9$, hence 495. Ans.

6. When the sum of two figures is 10 or over, add the 1 to the left-hand figure.

Example. Multiply 74 by 11: $7 + 4 = 11$, hence 814.

7. To square any number of 9's. Beginning at the left write 9 as many times less 1 as there are 9's in the given number, an 8, as many ciphers as 9's and 1.

Example.—Square of 99 = 9,801, of 999 = 998,001

Lightning Methods of Multiplication

- To multiply by $1\frac{1}{2}$, divide by 8, call it tens.
 To multiply by $1\frac{2}{3}$, divide by 6, call it tens.
 To multiply by $2\frac{1}{2}$, divide by 4, call it tens.
 To multiply by $3\frac{1}{3}$, divide by 3, call it tens.
 To multiply by $6\frac{1}{2}$, divide by 16, call it hundreds.
 To multiply by $8\frac{1}{3}$, divide by 12, call it hundreds.
 To multiply by $12\frac{1}{2}$, divide by 8, call it hundreds.
 To multiply by $16\frac{2}{3}$, divide by 6, call it hundreds.
 To multiply by 25, divide by 4, call it hundreds.
 To multiply by $31\frac{1}{2}$, divide by 32, call it thousands.
 To multiply by $33\frac{1}{3}$, divide by 3, call it hundreds.
 To multiply by 50, divide by 2, call it hundreds.
 To multiply by $66\frac{2}{3}$, divide by 15, call it thousands.
 To multiply by $83\frac{1}{3}$, divide by 12, call it thousands.
 To multiply by 125, divide by 8, call it thousands.
 To multiply by $166\frac{2}{3}$, divide by 6, call it thousands.
 To multiply by 250, divide by 4, call it thousands.
 To multiply by $333\frac{1}{3}$, divide by 3, call it thousands.
 To multiply by $37\frac{1}{2}$, take $\frac{3}{8}$ of the number, call it hundreds.
 To multiply by $87\frac{1}{2}$, take $\frac{7}{8}$ of the number, call it hundreds.

To Multiply Numbers Ending with 5

To multiply two small numbers each of which ends in 5, such as 35 and 75, take the product of the 3 and 7, increase this by one-half the sum of these figures, and prefix the result to 25. Thus,

$$\begin{array}{rcl}
 35 & 5 \times 5 = & 25 \\
 75 & 7 \times 3 = 21, 21 + \frac{1}{2}(7 + 3) = & 26 \\
 & & 2,625
 \end{array}$$

To Multiply Any Number by 21, 31, 41, etc.

In multiplying any number by 21, or 31, or 41, or any number of two figures where the last is 1, or of three figures, where the last two figures are 01, a good deal of time can be saved by abbreviating the ordinary process as here illustrated. For instance, suppose we have to multiply 231423 by 21. Instead of putting down 231423 with 21 under it, then drawing a line, multiplying by 1, then by 2 or 20, then adding, as is the ordinary custom; all that is necessary is simply to multiply by the 2, placing the product

one figure to the left, and then to add. Try this method, using 31, 51, 61, 91, 201, 3001, and 901 as multipliers. There is a saving in the above example of eight figures.

To Multiply by 9, 99, 999, etc.

It is easier for most people to subtract than to multiply. Instead of multiplying by 9, we multiply by 10 and subtract the number from this product.

$$\begin{array}{r} 8759632 \times 9 = 87596320 \\ 8759632 \\ \text{Product,} = 78836688 \end{array}$$

To multiply by 99, add two ciphers and subtract; to multiply by 999, add three ciphers and subtract, etc.

The Complement Rule

N. B.—The “complement” of a number is a number which when added to it makes it 100. Thus the complement of 94 is 6, of 98 is 2.

To find the product of two numbers, as 94 and 98, for instance, multiply their complements together, and for the other two figures subtract across, either the 2 from the 94 or the 6 from the 98.

$$\begin{array}{r} 98 - 2 \\ 94 - 6 \\ \hline 9212 \end{array}$$

Proof of Multiplication in Ten Seconds

Here is a simple *proof* of multiplication which is a modification of the old method of casting out the nines. The *unitate* of a number is the sum of its digits reduced to a unit. Note these examples:

$$\begin{array}{l} 2\ 4\ 5\ 6\ 2 = 1\ 9 = 1\ 0 = 1 \\ 3\ 9\ 8\ 4\ 6\ 9 = 3\ 9 = 1\ 2 = 3 \\ 4\ 0\ 0\ 2\ 9\ 8 = 2\ 8 = 5 \end{array}$$

The sum of the digits of the first number is 19; these digits added equal 10, and these added equal 1. Note the following example in multiplication:

$$\begin{array}{r} 2\ 5\ 2 = 9 \\ 3\ 2\ 1 = 6 \\ \hline 2\ 5\ 2 \\ 5\ 0\ 4 \\ 7\ 5\ 6 \\ \hline 8\ 0\ 8\ 9\ 2 = 2\ 7 = 9 \end{array}$$

THE NEW MULTIPLICATION TABLE

THIS TABLE shows that the large 1 figures in front of each double row are intended to multiply the small head the large 9 is followed by 2, 3, 4, 5, increase of each, multiplied by 9 times 3 are 27, 9 times 4 are seen at the end of the row; and etc., and at the end 25 times

figures in said row; for instance 6, 7, 8, 9, beneath which stands the 9, namely, 9 times 2 are eighteen 36, etc., 9 times 9 are 81, as will be in the last row, 25 times 2 are 50 25 are 625.

				4	8	12	16																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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To Multiply Mixed Numbers

- Rule.*—1. Multiply the whole numbers together.
 2. Multiply the upper whole number by the lower fraction.
 3. Multiply the lower whole number by the upper fraction.
 4. Multiply the fractions together.
 5. Add the four products.

Example.—Multiply $12\frac{2}{3}$ by $8\frac{3}{4}$.

	$12\frac{2}{3}$
	$8\frac{3}{4}$
1. Whole numbers multiplied.....	96
2. Multiply 12 by $\frac{3}{4}$	9
3. Multiply 8 by $\frac{2}{3}$	$5\frac{1}{3}$
4. Multiply $\frac{2}{3}$ by $\frac{3}{4}$ = $6 \cdot 12$ or.....	$\frac{1}{2}$
Add results.....	110 $\frac{1}{2}$

To Multiply Two Numbers Having the Same Fractions

- Rule.*—1. Multiply the whole numbers together. $9\frac{2}{3}$
 2. Add the two numbers together and multiply this $6\frac{2}{3}$
 sum by either one of the fractions.
 3. Multiply the two fractions together. 54
 4. Add the results.

10 $\frac{1}{3}$
- $64\frac{1}{3}$

DIVISION

Lightning Methods of Division

- To divide by $1\frac{1}{2}$, remove point one place to left, multiply by 8.
 To divide by $2\frac{1}{2}$, remove point one place to left, multiply by 4.
 To divide by $3\frac{1}{3}$, remove point one place to left, multiply by 3.
 To divide by $8\frac{1}{2}$, remove point two places to left, multiply by 12.
 To divide by $12\frac{1}{2}$, remove point two places to left, multiply by 8.
 To divide by $16\frac{2}{3}$, remove point two places to left, multiply by 6.
 To divide by 25, remove point two places to left, multiply by 4.
 To divide by $33\frac{1}{3}$, remove point two places to left, multiply by 3.
 To divide by 50, remove point two places to left, multiply by 2.
 To divide by 125, remove point three places to left, multiply by 8.
 To divide by 250, remove point three places to left, multiply by 4.
 To divide by $333\frac{1}{3}$, remove point three places to left, multiply by 3.

Tests of Divisibility

Any number is divisible by 2 when the last figure is even; divisible by 4 when the last two figures are divisible by 4; divisible by 5 when the last figure is 0 or 5; divisible by 3 when the sum of its figures is divisible by 3; divisible by 9 when the sum of its figures is divisible by 9.

The product of any three consecutive numbers is divisible by 6; the product of any four consecutive numbers is divisible by 24.

MULTIPLICATION AND DIVISION COMBINED

When it becomes necessary to multiply two or more numbers together, and divide by a third, or by a product of a third and fourth, it must be *literally done if the numbers are prime*.

For example: Multiply 19 by 13 and divide that product by 7

This must be done at full length, because the numbers are *prime*; and in all such cases there will result a *fraction*.

But in *actual business* the problems are *almost all* reduceable by short operations; as the prices of articles, or amount called for, always corresponds with some *aliquot* part of our scale of computation. And when two or more of the numbers are *composite numbers*, the work can always be contracted.

Example.—Multiply 375 by 7, and divide that product by 21. To obtain the answer, it is sufficient to divide 375 by 3, which gives 125.

The 7 divides the 21, and the factor 3 remains for a divisor. Here it becomes necessary to lay down a *plan of operation*.

Draw a perpendicular line and place all numbers that are to be multiplied together under each other, on the right-hand side, and all numbers that are divisors under each other, on the left-hand side.

EXAMPLES

Multiply 140 by 36, and divide that product by 84. We place the numbers thus:

$$\begin{array}{r|l} 84 & 140 \\ & 36 \end{array}$$

We may cast out *equal factors* from each side of the line without affecting the result. In this case 12 will divide 84 and 36 then the numbers will stand thus:

$$\begin{array}{r|l} 7 & 140 \\ & 3 \end{array}$$

But 7 divides 140, and gives 20, which, multiplied by 3, gives 60 for the result.

Multiply 4783 by 39, and divide that product by 18.

$$\begin{array}{r|l} 18 & 4783 \\ & 39 \ 3 \end{array}$$

Three times 4783 must be the result.

Multiply 80 by 9, that product by 21, and divide the whole by the product of $60 \times 6 \times 14$.

$$\begin{array}{r|l} 3 \ 80 & 80 \ 4 \\ 6 & 9 \\ 2 \ 14 & 21 \ 3 \end{array}$$

In the above divide 60 and 80 by 20, and 14 and 21 by 7, and those numbers will stand canceled as above, with 3 and 4, 2 and 3, at their sides.

Now, the product $3 \times 6 \times 2$, on the divisor side, is equal to 4 times 9 on the other, and the remaining 3 is the result.

FRACTIONS

The reciprocal of a number is a unit divided by the number. The reciprocal of a fraction is the fraction inverted. To reduce two or more fractions to a common denominator, multiply all the denominators except its own for a new numerator and multiply all the denominators together for a common denominator.

ADDITION OF FRACTIONS

If the fractions have not a common denominator, reduce them to a common denominator, then add the numerators and place the sum over the common denominator.

$$\begin{array}{r} \text{Add} \quad \frac{2}{3} + \frac{3}{4} + \frac{2}{5} = \frac{40}{60} + \frac{45}{60} + \frac{24}{60} = \frac{109}{60} = 1\frac{49}{60} \end{array}$$

Here $3 \times 4 \times 5$ or 60 is the common denominator.

SUBTRACTION OF FRACTIONS

Reduce the fractions to a common denominator, subtract the numerators and place their difference over the common denominator. Subtract $\frac{3}{4}$ from $\frac{1}{3}$. Here the common denominator is $3 \times 4 = 12$, and the difference of the numerators 1, hence $\frac{1}{12}$ is the answer.

MULTIPLICATION OF FRACTIONS

Multiply the numerators for a new numerator and the denominators for a new denominator.

Multiply $\frac{3}{4} \times \frac{2}{3} = \frac{6}{12} = \frac{1}{2}$ the answer. 3×4 is the new denominator, and 2×3 is the new numerator.

DIVISION OF FRACTIONS

Invert the terms of the divisor and proceed as in multiplication.

Inverting the divisor tells how many times the divisor is contained in one, as $\frac{3}{4}$ inverted equals $\frac{4}{3}$, the number of times $\frac{3}{4}$ is contained in 1.

RULES AND EXAMPLES FOR VARIOUS BUSINESS OPERATIONS

SUCH AS: COMMISSION, DISCOUNTS, PROFIT AND LOSS, TAXES, INSURANCE, PARTIAL PAYMENTS, ETC.

COMMISSION

To Find the Commission, the Cost or Selling Price and Per Cent of Commission Being Given

Rule.—Multiply the cost or selling price by the rate per cent of commission.

Example.—How much commission will be due an agent who buys \$9,000 worth of coal on a commission of 5 per cent?

OPERATION

\$9,000=Investment or base.

.05=Percent of commission.

\$450.00=Commission or percentage.

Explanation.—Since the rate of commission is 5 per cent, the whole commission due the agent will be 5 per cent of the investment, \$9,000, or \$450.

To Find the Investment or Gross Sales, the Commission and Per Cent of Commission Being Given

Rule.—Divide the commission by the rate per cent of commission.

Example.—If an agent's rate of commission is 3 per cent, what value of goods must he sell to earn a commission of \$75?

	Com.
3%= .03	\$75.00
	\$2,500

Explanation.—Since the agent's commission is 3 per cent, he earns 3 cents by selling \$1 worth of goods; the value of the

goods sold, therefore, must be as many times \$1 as 3 cents is contained times in \$75, which is 2,500 times, and 2,500 times \$1 is \$2,500.

To Find the Investment and Commission When Both are Included in a Remittance by the Principal

Rule.—Divide the remittance by 1 plus the rate per cent of commission.

Example.—If \$1,050 is sent to a Syracuse agent for the purchase of salt, how much will he invest, his rate of commission being 5 per cent?

OPERATION

\$1.00 = Investment.	\$1.05)	\$1,050	
.05 = Commission.		<u>\$1,000</u>	Sum invested
\$1.05 = Actual cost to principal of each			in salt.
dollar invested by agent.			

Explanation.—For each dollar invested the principal supplies the dollar invested and 5 cents for the agent's services, therefore the agent will invest only as many dollars in salt as \$1 plus 5 cents, or \$1.05, is contained times in \$1,050, or 1,000 times, hence the investment \$1,000.

DISCOUNTS

Discount is the allowance made from the amount of a debt, a note, or other obligation, or a deduction from the price of goods for payment before it is due.

Trade Discount is the allowance made by manufacturers and merchants upon their fixed or list prices.

When there is more than one trade discount they are known as *discount series*.

Trade discount is computed by the rules of percentage on the market price as a base. When a series of discounts is allowed, the first only is so computed, and in every subsequent discount the remainder after each preceding discount is regarded as the base.

To Find the Selling Price, the List Price and Discount Series Being Given

Example.—The list price of a carriage is \$250, what is the net selling price, if a discount of 40 per cent is allowed?

OPERATION

\$250 = List price.	\$250 = Cost.
.40 = Per cent of discount.	100 = Discount.
\$100.00 = Discount.	\$150 = Net selling price.

Explanation.—Since the discount is 40 per cent and the list price or base is \$250, the discount to be deducted will be 40 per cent, or \$100. The net price will be $\$250 - \$100 = \$150$.

True Discount

True Discount is the difference between the face of a debt due at a future time and its present worth.

The **Present Worth** of a debt payable at a future time without interest is its value *now*; hence is such a sum as being put at simple interest at the legal rate will amount to the given debt when it becomes due.

To Find the Present Worth and True Discount

Example.—Find the present worth and true discount of a claim for \$871.68 due 2 years 3 months hence, at 6 per cent per annum.

OPERATION

\$.135 = Interest on \$1 for 2 yrs. 3 mo. at 6 per cent
 1.135 = Amount.
 $871.68 \div 1.135 = \$768$, present worth.
 $871.68 - \$768 = \$103.68$, true discount.

Explanation.—The amount of the debt at the end of 2 years 3 months is \$871.68, and since \$1 would in that time at 6 per cent amount to \$1.135, the present worth must be as many times \$1 as \$1.135 is contained times in \$871.68, or \$768. If the face is \$871.68 and its present worth is only \$768, the true discount will be \$871.68 minus \$768, or \$103.68.

Rule.—Divide the amount of the debt at its maturity by one dollar plus its interest for the given time and rate and the quotient will be the present worth. Subtract the present worth from the amount and the remainder will be the true discount.

Bank Discount

Bank Discount is a deduction from the sum due upon a negotiable paper at its maturity for the cashing or buying of such paper before it becomes due.

The *discount* may be a fixed sum, but is usually the interest at the legal rate taken in advance. *Bank discount* is usually reckoned on a basis of 360 days a year.

The *time* in bank discount is always the number of days from the date of discounting to the date of maturity.

The *term of discount* is the time the note has to run after being discounted.

Notes containing an interest clause will bear interest from date to maturity unless other time be specified.

Non-Interest Bearing Notes become interest bearing if not paid at maturity.

The *maturity* of a note or draft is indicated by using a short vertical line with the date on which the note or draft is nominally due on the left and the date of maturity on the right; thus, Nov. 21—24.

To Find the Discount and Proceeds, the Face of a Note

Time and Rate Per Cent of Discount Being Given

Example.—Find the bank discount and proceeds of a note for \$580 due in 63 days at 6 per cent.

OPERATION

\$580.00 = Face.

6.09 = Discount for 63 days.

\$573.91 = Proceeds.

Explanation.—The bank discount of a note being its interest for the time plus grace and the proceeds being the face of a note minus the bank discount, it is only necessary to compute the interest on the face for the full time to obtain the discount and to subtract such discount from the face to find the proceeds; thus, \$6.09 being the discount, \$580 minus \$6.09 equals \$573.91 proceeds.

Rule.—Compute the interest for the time and rate for the bank discount, and subtract this bank discount from the face of the note to find the proceeds.

To Find the Face of a Note, the Proceeds, Time and Rate

Per Cent of Discount Being Given

Example.—What must be the face of a note, payable in 60 days, that when discounted at 6 per cent the proceeds may be \$573.91?

OPERATION

\$1.00 = Face of note of \$1.

.0105 = Discount of note of \$1.

.9895 = Proceeds of note of \$1.

\$573.91 ÷ .9895 = \$580 face required.

Explanation.—If the discount of \$1 at 6 per cent for 63 days is \$.0105, the proceeds of \$1 of the note would be \$1 minus \$.0105, or \$.9895, and if the proceeds of \$1 are \$.9895 it would require as many dollars face of note to give \$573.91 as \$.9895 are contained times in \$573.91; or \$580.

Rule.—Divide the proceeds of a note by the proceeds of one dollar for the given rate and time.

PROFIT AND LOSS

Profit and Loss treats of gains or losses in business transactions

The *gross* or *full* cost of an article is its first cost increased by all outlays incident to its purchase and holding to date of sale

The **Net Selling Price** is the gross selling price, less all charges incident to its sale.

To Find the Profit and Loss, the Cost and Rate Being Given

Example.—An agent paid \$95 for a reaper and sold it at a profit of 18 per cent. What was his gain?

OPERATION

\$95.00 = Cost.

.18 = Per cent of gain.

\$17.10 = Gain.

Explanation.—Since the agent gained 18 per cent or 18 cents on \$1, on the \$95 of cost he would gain 95 times \$.18, or \$17.10

Rule.—Multiply the cost by the rate.

To Find the Cost, the Gain or Loss and the Rate of Gain or Loss Being Given

Rule.—Divide the gain or loss by the per cent of gain or loss

To Find the Rate of Profit or Loss, the Cost and the Profit or Loss Being Given

Rule.—Divide the profit or loss by the cost.

To Find the Cost, the Selling Price and the Rate Per Cent of Profit or Loss Being Given

Rules.—Divide the selling price by 1 plus the rate of gain.
Divide the selling price by 1 minus the rate of loss.

TAXES**To Find a Property Tax**

Example.—The rate of taxation in the city of Des Moines, Iowa, is $1\frac{3}{4}\%$. What amount of tax must a person pay, whose personal property is valued at \$17,500, and who owns real estate assessed at \$24,900?

\$17,500

24,900

$\$42,400 \times .01\frac{3}{4} = \$742.$

Explanation.—Since his total valuation was \$42,400, and the rate of taxation $1\frac{3}{4}\%$ per cent, his tax would be $1\frac{3}{4}\%$ per cent of \$42,400, or \$742.

Rule.—Multiply the total assessed value by the rate per cent of taxation.

INSURANCE**To Find the Cost of Insurance**

Example.—The stock in a store is insured for \$750. What is the cost of insurance for one year at $1\frac{1}{2}\%$ per cent premium if \$1.25 is charged for the policy?

OPERATION

\$750 = Amount insured.

.015 = Per cent of premium.

\$11.25 = Premium.

1.25 = Cost of policy.

\$12.50 = Full cost of insurance.

Explanation.—Since the amount insured is the base, and the per cent of premium the rate, if the amount is multiplied by the rate the product, \$11.25, will be the premium; adding \$1.25, cost of policy = \$12.50, the full cost.

Rule.—Multiply the amount of insurance by the rate per cent of premium, and add extra charges, if any.

To Find the Amount Insured, the Premium and Per Cent of Premium Being Given

Rule.—From the full cost of insurance subtract the extra charges, if any; divide the remainder by the per cent of premium, and the quotient will be the face of the policy.

INTEREST

Legal Points Concerning Interest

1. **Interest** is money paid for the use of money. If one borrows money promising to repay it with an additional amount, the sum borrowed is called the *principal*, the additional amount *interest*. It is usually stated as so much per cent, i.e., so many dollars of interest for every hundred dollars of principal.

2. **When Allowed.**—Interest is allowed (1) when it is expressly contracted for, (2) when such an agreement is implied, (3) when a debt has become due but remains unpaid.

The most common instance in the first class is where money is borrowed. The debtor usually expressly agrees to pay the debt and interest.

The second class is where money is borrowed and the agreement to pay interest is implied from the nature of the business or the usual custom.

The third class relates to the interest accruing after the debt becomes due, and it is a general rule that one who fails to pay money due must also pay interest upon it up to the time he does pay.

3. **Usury.**—Many of the States forbid any one to give or receive more than a stated rate of interest. This rate differs in the different States, varying from 6 to 12 per cent. The taking of a higher rate than that allowed by the law is usury; thus *usury is unlawful interest*.

4. **Legal Rate.**—Every State has established a certain rate which shall be the rate of interest in all those cases where the parties have not fixed their own rate. This is called the *legal rate*, and in most States it is 6 per cent per annum. See *Interest Laws and Statutes of Limitation*.

A promise to "pay \$100 and interest" means interest at the legal rate of the State in which the payment is to be made.

5. **Penalty of Usury.**—Some penalty is inflicted upon the one who takes usury, i.e., upon the lender, not upon the borrower. It varies in the different States, but is usually one of three kinds: (1) the forfeiture of the usurious interest, i.e., all above the lawful rate; (2) the forfeiture of all the interest; or (3) the forfeiture of both principal and interest.

In a State where the first rule is adopted, the lender who has lent at an usurious rate may recover the principal and interest

at the legal rate; where the second is adopted only the money he lent; and where the third is adopted not even that. See *Interest Laws*.

6. Book Accounts.—Interest may be charged on book accounts, when it is known to the customer that it is a common practice of the seller to charge interest; but not until the statement is rendered.

7. Judgments.—Interest upon a judgment dates from the time the judgment was rendered. Debts for board and lodging, where there was no price or time of payment fixed, will not draw interest until they are reduced to judgments.

8. Administrators, Executors, Guardians and Trustees may be charged interest upon all trust funds in their hands after their failure to invest them within a reasonable time.

9. Copartnership.—If a partner withdraws money from the funds belonging to the firm, for private use, he will be liable for interest on the same.

10. Policy of Insurance.—If loss occurs under a policy of insurance, it bears interest from the time it is due according to the terms of the policy.

11. Compound interest is not collectible by law. When interest has accumulated and become payable, an agreement that it shall be added to the principal thus formed will usually be deemed legal.

Lightning Method for Calculating Interest

This is probably the shortest and simplest method known. Multiply the principal by the number of days, and

For	4	per cent,	divide by	90
"	5	"	"	72
"	6	"	"	60
"	7	"	"	52
"	8	"	"	45
"	9	"	"	40
"	10	"	"	36
"	12	"	"	30

Example.—What is the interest on \$450 for 1 month and 10 days at 8 per cent?

Solution.— $450 \times 40 \div 45 = \$4.00$. Ans. Interest.

BANKERS' METHOD

To Find the Interest on Any Sum at Six Per Cent for Any Number of Days

Rule.—Remove the decimal point two places to the left, and you have the interest for 60 days.

Example.—What is the interest on \$250 for 60 days at 6 per cent?

Principal, \$250. Interest, \$2.50.

When the time is more or less than 60 days, first find the interest for 60 days, and from that to the time required.

For 120 days, multiply by 2
 " 90 " add $\frac{1}{2}$ of itself.
 " 75 " " $\frac{1}{4}$ " "
 " 30 " divide by 2.
 " 15 " " " 4.
 " 3 " " " 20.

What is the interest on \$720 for 75 days at 6 per cent?

\$7.20, interest for 60 days.

1.80, " " 15 "

\$9.00, interest for 75 days.

Cancelation Method

Rule.—Place the principal, the rate, and the time in *months* on the right of a vertical line, and 12 on the left; or, if the time is short and contains days, reduce to days, and place 360 on the left. After canceling equal factors on both sides of the line, the product of the remaining factors on the right, divided by the factor, if any, on the left, will give the required interest.

To find the interest of \$184.80 for 1 year 5 months at 5 per cent.

$$\begin{array}{r|l}
 \text{OPERATION} & \\
 & \$184.80 \\
 & \text{^{\$15.40}} \\
 & .05 \\
 12 & 17 \\
 \hline
 & \$13.09, \text{ Ans.}
 \end{array}$$

Analysis.—\$184.80 $\times$.05 gives the interest for 1 year or 12 months, which divided by 12 gives the interest for 1 month; the quotient multiplied by 17, the number of months in 1 year 5 months, gives \$13.09, the interest required.

To find the interest of \$240 for 2 months 18 days at 7 per cent.

$$\begin{array}{r|l}
 \text{OPERATION} & \\
 & \$240 \\
 & .07 \\
 \$360 & 78 \\
 \hline
 3 & \$10.92 \\
 & \$3.64, \text{ Ans.}
 \end{array}$$

Analysis.—\$240 $\times$.07 gives the interest for 1 year or 360 days, which divided by 360 gives the interest for 1 day; the quotient multiplied by 78, the number of days in 2 months 18 days, gives \$3.64, the required interest.

To find the interest of \$696 for 93 days at 1 per cent a month. Of \$325.20 at $\frac{1}{2}$ per cent a month for 63 days.

$$\begin{array}{r|l}
 \text{OPERATION} & \\
 & \$696 \\
 & .12 \\
 10350 & 93 \\
 \hline
 5 & \$107.88 \\
 & \$21.576, \text{ Ans.}
 \end{array}$$

$$\begin{array}{r|l}
 \text{OPERATION} & \\
 & \$325.20 \\
 & .09 \\
 40350 & 63 \\
 \hline
 & \$5.121, \text{ Ans.}
 \end{array}$$

INTEREST TABLES

IN the following interest tables, interest is computed to mills to insure greater accuracy.

The interest at any other rate can easily be found. Interest at 4 per cent is $\frac{1}{2}$ of interest at 8 per cent. Double Interest at 5 per cent and you have interest at 10 per cent, etc.

The interest is given in hundreds of dollars. To find the interest on \$10, \$20, etc., move decimal points one place to the left. To find interest on \$1, \$2, etc., move decimal point two places to the left.

EXAMPLE:

FIND THE INTEREST ON \$165 FOR ONE YEAR FIVE MONTHS SIXTEEN DAYS AT FIVE PER CENT.

Interest on \$100 for one year.....	\$5.00
“ “ 60 “ “ “	3.00
“ “ 5 “ “ “	.25
“ “ 100 “ five months	2.08
“ “ 60 “ “ “	1.25
“ “ 5 “ “ “	.10
“ “ 100 “ sixteen days.....	.22
“ “ 60 “ “ “	.13
“ “ 5 “ “ “	.01

Total interest.....\$12.04

INTEREST AT FIVE PER CENT.

Days.	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900
1	.014	.028	.042	.056	.069	.083	.097	.111	.125
2	.028	.056	.083	.111	.139	.167	.194	.222	.250
3	.042	.083	.125	.167	.208	.250	.291	.333	.375
4	.056	.111	.167	.222	.278	.333	.389	.444	.500
5	.069	.139	.208	.278	.347	.417	.486	.556	.625
6	.083	.167	.250	.333	.417	.500	.583	.667	.750
7	.097	.194	.291	.389	.486	.583	.681	.778	.875
8	.111	.222	.333	.444	.556	.667	.778	.889	1.000
9	.125	.250	.375	.500	.625	.750	.875	1.000	1.125
10	.139	.278	.417	.556	.694	.833	.972	1.111	1.250
11	.153	.306	.459	.611	.764	.917	1.069	1.222	1.375
12	.167	.333	.500	.667	.833	1.000	1.167	1.333	1.500
13	.180	.361	.542	.722	.903	1.083	1.264	1.444	1.625
14	.194	.389	.583	.778	.971	1.167	1.361	1.556	1.750
15	.208	.417	.625	.833	1.041	1.250	1.458	1.667	1.875
16	.222	.444	.667	.889	1.111	1.333	1.555	1.778	2.000
17	.236	.472	.708	.944	1.180	1.417	1.653	1.889	2.125
18	.250	.500	.750	1.000	1.250	1.500	1.750	2.000	2.250
19	.264	.528	.792	1.056	1.319	1.583	1.847	2.111	2.375
20	.278	.556	.833	1.111	1.389	1.667	1.944	2.222	2.500
21	.291	.583	.875	1.167	1.458	1.750	2.041	2.333	2.625
22	.305	.611	.917	1.222	1.528	1.833	2.138	2.444	2.750
23	.319	.639	.959	1.278	1.597	1.917	2.236	2.556	2.875
24	.333	.667	1.000	1.333	1.667	2.000	2.333	2.667	3.000
25	.347	.694	1.042	1.389	1.736	2.083	2.430	2.778	3.125
26	.361	.722	1.083	1.444	1.805	2.167	2.528	2.889	3.250
27	.375	.750	1.125	1.500	1.875	2.250	2.625	3.000	3.375
28	.389	.778	1.167	1.556	1.944	2.333	2.722	3.111	3.500
29	.403	.806	1.208	1.611	2.014	2.417	2.820	3.222	3.625
Mos.									
1	.417	.833	1.250	1.667	2.083	2.500	2.917	3.333	3.750
2	.833	1.667	2.500	3.333	4.167	5.000	5.833	6.667	7.500
3	1.250	2.500	3.750	5.000	6.250	7.500	8.750	10.000	11.250
4	1.667	3.333	5.000	6.667	8.333	10.000	11.667	13.333	15.000
5	2.083	4.167	6.250	8.333	10.416	12.500	14.583	16.667	18.750
6	2.500	5.000	7.500	10.000	12.500	15.000	17.500	20.000	22.500
7	2.917	5.833	8.750	11.667	14.583	17.500	20.417	23.333	26.250
8	3.333	6.667	10.000	13.333	16.667	20.000	23.333	26.667	30.000
9	3.750	7.500	11.250	15.000	18.750	22.500	26.250	30.000	33.750
10	4.167	8.333	12.500	16.667	20.833	25.000	29.167	33.333	37.500
11	4.583	9.167	13.750	18.333	22.917	27.500	32.083	36.667	41.250
Year									
1	5.000	10.000	15.000	20.000	25.000	30.000	35.000	40.000	45.000

INTEREST AT SIX PER CENT.

Days.	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900
1	.017	.033	.050	.067	.083	.100	.117	.133	.150
2	.033	.067	.100	.133	.167	.200	.233	.267	.300
3	.050	.100	.150	.200	.250	.300	.350	.400	.450
4	.067	.133	.200	.267	.333	.400	.467	.533	.600
5	.083	.167	.250	.333	.417	.500	.583	.667	.750
6	.100	.200	.300	.400	.500	.600	.700	.800	.900
7	.117	.233	.350	.467	.583	.700	.817	.933	1.050
8	.133	.267	.400	.533	.667	.800	.933	1.067	1.200
9	.150	.300	.450	.600	.750	.900	1.050	1.200	1.350
10	.167	.333	.500	.667	.833	1.000	1.167	1.333	1.500
11	.183	.367	.550	.733	.917	1.100	1.283	1.467	1.650
12	.200	.400	.600	.800	1.000	1.200	1.400	1.600	1.800
13	.217	.433	.650	.867	1.083	1.300	1.517	1.733	1.950
14	.233	.467	.700	.933	1.167	1.400	1.633	1.867	2.100
15	.250	.500	.750	1.000	1.250	1.500	1.750	2.000	2.250
16	.267	.533	.800	1.067	1.333	1.600	1.867	2.133	2.400
17	.283	.567	.850	1.133	1.417	1.700	1.983	2.267	2.550
18	.300	.600	.900	1.200	1.500	1.800	2.100	2.400	2.700
19	.317	.633	.950	1.267	1.583	1.900	2.217	2.533	2.850
20	.333	.667	1.000	1.333	1.667	2.000	2.333	2.667	3.000
21	.350	.700	1.050	1.400	1.750	2.100	2.450	2.800	3.150
22	.367	.733	1.100	1.467	1.833	2.200	2.567	2.933	3.300
23	.383	.767	1.150	1.533	1.917	2.300	2.683	3.067	3.450
24	.400	.800	1.200	1.600	2.000	2.400	2.800	3.200	3.600
25	.417	.833	1.250	1.667	2.083	2.500	2.917	3.333	3.750
26	.433	.867	1.300	1.733	2.167	2.600	3.033	3.467	3.900
27	.450	.900	1.350	1.800	2.250	2.700	3.150	3.600	4.050
28	.467	.933	1.400	1.867	2.333	2.800	3.267	3.733	4.200
29	.483	.967	1.450	1.933	2.417	2.900	3.383	3.867	4.350
Mar.									
1	.500	1.000	1.500	2.000	2.500	3.000	3.500	4.000	4.500
2	1.000	2.000	3.000	4.000	5.000	6.000	7.000	8.000	9.000
3	1.500	3.000	4.500	6.000	7.500	9.000	10.500	12.000	13.500
4	2.000	4.000	6.000	8.000	10.000	12.000	14.000	16.000	18.000
5	2.500	5.000	7.500	10.000	12.500	15.000	17.500	20.000	22.500
6	3.000	6.000	9.000	12.000	15.000	18.000	21.000	24.000	27.000
7	3.500	7.000	10.500	14.000	17.500	21.000	24.500	28.000	31.500
8	4.000	8.000	12.000	16.000	20.000	24.000	28.000	32.000	36.000
9	4.500	9.000	13.500	18.000	22.500	27.000	31.500	36.000	40.500
10	5.000	10.000	15.000	20.000	25.000	30.000	35.000	40.000	45.000
11	5.500	11.000	16.500	22.000	27.500	33.000	38.500	44.000	49.500
Year.									
1	6.000	12.000	18.000	24.000	30.000	36.000	42.000	48.000	54.000

INTEREST AT SEVEN PER CENT.

Days.	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900
1	.019	.039	.058	.078	.097	.117	.136	.156	.175
2	.039	.078	.117	.156	.194	.233	.272	.311	.350
3	.058	.117	.175	.233	.292	.350	.408	.467	.525
4	.078	.156	.233	.311	.389	.467	.544	.622	.700
5	.097	.194	.292	.389	.486	.583	.681	.778	.875
6	.117	.233	.350	.467	.583	.700	.817	.933	1.050
7	.136	.272	.408	.544	.681	.817	.953	1.089	1.225
8	.156	.311	.467	.622	.778	.933	1.089	1.244	1.400
9	.175	.350	.525	.700	.875	1.050	1.225	1.400	1.575
10	.194	.389	.583	.778	.972	1.167	1.361	1.556	1.750
11	.214	.428	.642	.856	1.069	1.283	1.497	1.711	1.925
12	.233	.467	.700	.933	1.167	1.400	1.633	1.867	2.100
13	.253	.506	.758	1.011	1.264	1.517	1.769	2.022	2.275
14	.272	.544	.817	1.089	1.361	1.633	1.906	2.178	2.450
15	.292	.583	.875	1.167	1.458	1.750	2.042	2.333	2.625
16	.311	.622	.933	1.244	1.556	1.867	2.178	2.489	2.800
17	.331	.661	.992	1.322	1.653	1.983	2.314	2.644	2.975
18	.350	.700	1.050	1.400	1.750	2.100	2.450	2.800	3.150
19	.369	.739	1.108	1.478	1.847	2.217	2.586	2.956	3.325
20	.389	.778	1.167	1.556	1.944	2.333	2.722	3.111	3.500
21	.408	.817	1.225	1.633	2.042	2.450	2.858	3.267	3.675
22	.428	.856	1.283	1.711	2.139	2.567	2.994	3.422	3.850
23	.447	.894	1.342	1.789	2.236	2.683	3.131	3.578	4.025
24	.467	.933	1.400	1.867	2.333	2.800	3.267	3.733	4.200
25	.486	.972	1.458	1.944	2.431	2.917	3.403	3.889	4.375
26	.506	1.011	1.517	2.022	2.528	3.033	3.539	4.044	4.550
27	.525	1.050	1.575	2.100	2.625	3.150	3.675	4.200	4.725
28	.544	1.089	1.633	2.178	2.722	3.267	3.811	4.356	4.900
29	.564	1.128	1.692	2.256	2.819	3.383	3.947	4.511	5.075
Mos.									
1	.583	1.167	1.750	2.333	2.917	3.500	4.083	4.667	5.250
2	1.167	2.333	3.500	4.667	5.833	7.000	8.167	9.333	10.500
3	1.750	3.500	5.250	7.000	8.750	10.500	12.250	14.000	15.750
4	2.333	4.667	7.000	9.333	11.667	14.000	16.333	18.667	21.000
5	2.917	5.833	8.750	11.667	14.583	17.500	20.417	23.333	26.250
6	3.500	7.000	10.500	14.000	17.500	21.000	24.500	28.000	31.500
7	4.083	8.167	12.250	16.333	20.417	24.500	28.583	32.667	36.750
8	4.667	9.333	14.000	18.667	23.333	28.000	32.667	37.333	42.000
9	5.250	10.500	15.750	21.000	26.250	31.500	36.750	42.000	47.250
10	5.833	11.667	17.500	23.333	29.167	35.000	40.833	46.667	52.500
11	6.417	12.833	19.250	25.667	32.083	38.500	44.917	51.333	57.750
Year									
1	7.000	14.000	21.000	28.000	35.000	42.000	49.000	56.000	63.000

INTEREST AT EIGHT PER CENT.

Days.	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900
1	.022	.044	.067	.089	.111	.133	.156	.178	.200
2	.044	.089	.133	.178	.222	.267	.311	.356	.400
3	.067	.133	.200	.267	.333	.400	.467	.533	.600
4	.089	.178	.267	.356	.444	.533	.622	.711	.800
5	.111	.222	.333	.444	.556	.667	.778	.889	1.000
6	.133	.267	.400	.533	.667	.800	.933	1.067	1.200
7	.156	.311	.467	.622	.778	.933	1.089	1.244	1.400
8	.178	.356	.533	.711	.889	1.067	1.244	1.422	1.600
9	.200	.400	.600	.800	1.000	1.200	1.400	1.600	1.800
10	.222	.444	.667	.889	1.111	1.333	1.556	1.778	2.000
11	.244	.489	.733	.978	1.222	1.467	1.711	1.956	2.200
12	.267	.533	.800	1.067	1.333	1.600	1.867	2.133	2.400
13	.289	.578	.867	1.156	1.444	1.733	2.022	2.311	2.600
14	.311	.622	.933	1.244	1.556	1.867	2.178	2.489	2.800
15	.333	.667	1.000	1.333	1.667	2.000	2.333	2.667	3.000
16	.356	.711	1.067	1.422	1.778	2.133	2.489	2.844	3.200
17	.378	.756	1.133	1.511	1.889	2.267	2.644	3.022	3.400
18	.400	.800	1.200	1.600	2.000	2.400	2.800	3.200	3.600
19	.422	.844	1.267	1.689	2.111	2.533	2.956	3.378	3.800
20	.444	.889	1.333	1.778	2.222	2.667	3.111	3.556	4.000
21	.467	.933	1.400	1.867	2.333	2.800	3.267	3.733	4.200
22	.489	.978	1.467	1.956	2.444	2.933	3.422	3.911	4.400
23	.511	1.022	1.533	2.044	2.556	3.067	3.578	4.089	4.600
24	.533	1.067	1.600	2.133	2.667	3.200	3.733	4.267	4.800
25	.556	1.111	1.667	2.222	2.778	3.333	3.889	4.444	5.000
26	.578	1.156	1.733	2.311	2.889	3.467	4.044	4.622	5.200
27	.600	1.200	1.800	2.400	3.000	3.600	4.200	4.800	5.400
28	.622	1.244	1.867	2.489	3.111	3.733	4.356	4.978	5.600
29	.644	1.289	1.933	2.578	3.222	3.867	4.511	5.156	5.800
Mon.									
1	.667	1.333	2.000	2.667	3.333	4.000	4.667	5.333	6.000
2	1.333	2.667	4.000	5.333	6.667	8.000	9.333	10.667	12.000
3	2.000	4.000	6.000	8.000	10.000	12.000	14.000	16.000	18.000
4	2.667	5.333	8.000	10.667	13.333	16.000	18.667	21.333	24.000
5	3.333	6.667	10.000	13.333	16.667	20.000	23.333	26.667	30.000
6	4.000	8.000	12.000	16.000	20.000	24.000	28.000	32.000	36.000
7	4.667	9.333	14.000	18.667	23.333	28.000	32.667	37.333	42.000
8	5.333	10.667	16.000	21.333	26.667	32.000	37.333	42.667	48.000
9	6.000	12.000	18.000	24.000	30.000	36.000	42.000	48.000	54.000
10	6.667	13.333	20.000	26.667	33.333	40.000	46.667	53.333	60.000
11	7.333	14.667	22.000	29.333	36.667	44.000	51.333	58.667	66.000
Year.									
1	8.000	16.000	24.000	32.000	40.000	48.000	56.000	64.000	72.000

POSSIBILITIES OF COMPOUND INTEREST

INTEREST

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Table showing accumulations of MONTHLY deposits of one to twenty dollars in one to ten years

		WHEN INTEREST IS COMPOUNDED SEMI-ANNUALLY									
	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	
\$1	12.19	24.75	37.67	51.00	64.72	78.85	93.41	108.42	123.88	139.80	\$1
\$2	24.38	49.50	75.34	102.00	129.44	157.70	186.82	216.84	247.76	279.60	\$2
\$3	36.57	74.25	113.01	153.00	194.16	236.55	280.23	325.26	371.64	419.40	\$3
\$4	48.76	99.00	150.68	204.00	258.88	315.40	373.64	433.68	495.52	559.20	\$4
\$5	60.95	123.75	188.35	255.00	323.60	394.25	467.05	542.10	619.40	699.00	\$5
\$6	73.14	148.50	226.02	306.00	388.32	473.10	560.46	650.52	743.28	838.80	\$6
\$7	85.33	173.25	263.69	357.00	453.04	551.95	653.87	758.94	867.16	978.60	\$7
\$8	97.52	198.00	301.36	408.00	517.76	630.80	747.28	867.36	991.04	1118.40	\$8
\$9	109.71	222.75	339.03	459.00	582.48	709.65	840.69	975.78	1114.92	1258.20	\$9
\$10	121.90	247.50	376.70	510.00	647.20	788.50	934.10	1084.20	1238.80	1398.00	\$10
\$11	134.09	272.25	414.37	561.00	711.92	867.35	1027.51	1192.62	1362.68	1537.80	\$11
\$12	146.28	297.00	452.04	612.00	776.64	946.20	1120.92	1301.04	1486.56	1677.60	\$12
\$13	158.47	321.75	489.71	663.00	841.36	1025.05	1214.33	1409.46	1610.44	1817.40	\$13
\$14	170.66	346.50	527.38	714.00	906.08	1103.90	1307.74	1517.88	1734.32	1957.20	\$14
\$15	182.85	371.25	565.05	765.00	970.80	1182.75	1401.15	1626.30	1858.20	2097.00	\$15
\$16	195.04	396.00	602.72	816.00	1035.52	1261.60	1494.56	1734.72	1982.08	2236.80	\$16
\$17	207.23	420.75	640.39	867.00	1100.24	1340.45	1587.97	1843.14	2105.96	2376.60	\$17
\$18	219.42	445.50	678.06	918.00	1164.96	1419.30	1681.38	1951.56	2229.84	2516.40	\$18
\$19	231.61	470.25	715.73	969.00	1229.68	1498.15	1774.79	2059.98	2353.72	2656.20	\$19
\$20	243.80	495.00	753.40	1020.00	1294.40	1577.00	1868.20	2168.40	2477.60	2796.00	\$20

AT THREE PER CENT PER ANNUM

How Money Grows at Interest

If one dollar be invested and the interest added to the principal annually, at the rates named, we shall have the following result as the accumulation of one hundred years.

One dollar, 100 years at 1 per cent.....	\$ 2.75
One dollar, 100 years at 2 per cent.....	7.25
One dollar, 100 years at 3 per cent.....	19.25
One dollar, 100 years at 4 per cent.....	50.25
One dollar, 100 years at 5 per cent.....	131.50
One dollar, 100 years at 6 per cent.....	340.00
One dollar, 100 years at 7 per cent.....	868.00
One dollar, 100 years at 8 per cent.....	2,203.00

Time in which Money Doubles

Per C't.	Simple Int.	Comp. Int.	Per C't.	Simple Int.	Comp. Int.
2	50 years.	35 years.	5	20 years.	14 yrs. 75 da.
2½	40 years.	28 yrs. 26 da.	6	16 yrs. 8 mos.	11 yrs. 327 da.
3	33 yrs. 4 mos.	23 yrs. 164 da.	7	14 yrs. 104 da.	10 yrs. 89 da.
3½	28 yrs. 208 da.	20 yrs. 54 da.	8	12½ years.	9 yrs. 2 days.
4	25 years.	17 yrs. 246 da.	9	11 yrs. 40 da.	8 yrs. 16 days.
4½	22 yrs. 81 da.	15 yrs. 273 da.	10	10 years.	7 yrs. 100 da.

Table Showing Number of Days Between Two Dates

From	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
January.	365	31	59	90	120	151	181	212	243	273	304	334
February.	334	365	28	59	89	120	150	181	212	242	273	303
March...	306	337	365	31	61	92	122	153	184	214	245	275
April...	275	306	334	365	30	61	91	122	153	183	214	244
May...	245	276	304	335	365	31	61	92	123	153	184	214
June...	214	245	273	304	334	365	30	61	92	122	153	183
July...	184	215	243	274	304	335	365	31	61	92	122	153
August.	153	184	212	243	273	304	334	365	31	61	92	122
Sept....	122	153	181	212	242	273	303	334	365	30	61	91
October.	92	123	151	182	212	243	273	304	335	365	31	61
Nov....	61	92	120	151	181	212	242	273	304	334	365	30
Dec....	31	62	90	121	151	182	212	243	274	304	335	365

For example: From any date in July to the same date in February there are 215 days. When the day of the month to which you count is LATER, add the difference; if EARLIER, subtract it. Thus, from January 1 to May 1 are 120 days; to the 11th of May it is 10 days more; while from January 11 to May 1 it is 10 days less. In Leap Years add 1 day if the last day of February is included in the given time.

Dividing the table diagonally by short horizontal lines, the numbers below show the days to a date in the year following, and numbers above to a date within the same year.

Table of Wages by the Week from \$2.00 to \$20.00 381

\$2	2½	\$3	3½	\$4	4½	\$5	Days	\$7	\$8	\$9	10	12	15	20
.20	.30	.43	.50	.57	.64	.71	1	1.00	1.14	1.29	1.43	1.71	2.14	2.86
.03	.10	.13	.15	.17	.19	.21	¼	.29	.33	.38	.42	.50	.63	.83
.17	.21	.25	.29	.33	.38	.42	½	.58	.67	.75	.83	1.00	1.25	1.67
.25	.31	.38	.44	.50	.56	.63	¾	.88	1.00	1.13	1.25	1.50	1.88	2.50
.33	.42	.50	.58	.67	.75	.83	1	1.17	1.33	1.50	1.67	2.00	2.50	3.33
.50	.63	.75	.88	1.00	1.13	1.25	1½	1.75	2.00	2.25	2.50	3.00	3.75	5.00
.67	.83	1.00	1.17	1.33	1.50	1.67	2	2.33	2.67	3.00	3.33	4.00	5.00	6.67
.83	1.04	1.25	1.46	1.67	1.88	2.08	2½	2.92	3.33	3.75	4.17	5.00	6.25	8.33
1.00	1.25	1.50	1.75	2.00	2.25	2.50	3	3.50	4.00	4.50	5.00	6.00	7.50	10.00
1.17	1.46	1.75	2.04	2.33	2.63	2.92	3½	4.08	4.67	5.25	5.83	7.00	8.75	11.67
1.33	1.67	2.00	2.33	2.67	3.00	3.33	4	4.67	5.33	6.00	6.67	8.00	10.00	13.33
1.50	1.88	2.25	2.63	3.00	3.38	3.75	4½	5.25	6.00	6.75	7.50	9.00	11.25	15.00
1.67	2.08	2.50	2.92	3.33	3.75	4.17	5	5.83	6.67	7.50	8.33	10.00	12.50	16.67
1.83	2.29	2.75	3.21	3.67	4.13	4.58	5½	6.42	7.33	8.25	9.17	11.00	13.75	18.33
2.00	2.50	3.00	3.50	4.00	4.50	5.00	6	7.00	8.00	9.00	10.00	12.00	15.00	20.00

EXPLANATIONS.—The rate per Week will be found in the top lines, and the Time, in the middle columns. For example, at \$7 per week, the wages for 4½ days will amount to \$5.25.

The third line (in *italic figures*) shows the wages for one day, at the rate of counting seven working days a week.

Table of WAGES by the DAY. The 10 Hour System.

\$1	1¼	1½	1¾	\$2	2¼	2½	Hours	2¾	\$3	3¼	3½	\$4	4½	\$5
.10	.13	.15	.18	.20	.23	.25	1	.28	.30	.33	.35	.40	.45	.50
.20	.25	.30	.35	.40	.45	.50	2	.55	.60	.65	.70	.80	.90	1.00
.30	.38	.45	.53	.60	.68	.75	3	.83	.90	.98	1.05	1.20	1.35	1.50
.40	.50	.60	.70	.80	.90	1.00	4	1.10	1.20	1.30	1.40	1.60	1.80	2.00
.50	.63	.75	.88	1.00	1.13	1.25	5	1.38	1.50	1.63	1.75	2.00	2.25	2.50
.60	.75	.90	1.05	1.20	1.35	1.50	6	1.65	1.80	1.95	2.10	2.40	2.70	3.00
.70	.88	1.05	1.23	1.40	1.58	1.75	7	1.93	2.10	2.28	2.45	2.80	3.15	3.50
.80	1.00	1.20	1.40	1.60	1.80	2.00	8	2.20	2.40	2.60	2.80	3.20	3.60	4.00
.90	1.13	1.35	1.58	1.80	2.03	2.25	9	2.48	2.70	2.93	3.15	3.60	4.05	4.50
1.00	1.25	1.50	1.75	2.00	2.25	2.50	10	2.75	3.00	3.25	3.50	4.00	4.50	5.00

Table of WAGES by the DAY. The 8 Hour System.

\$1	1¼	1½	1¾	\$2	2¼	2½	Hours	2¾	\$3	3¼	3½	\$4	4½	\$5
.13	.16	.19	.22	.25	.28	.31	1	.34	.38	.41	.44	.50	.56	.63
.25	.31	.38	.44	.50	.56	.63	2	.69	.75	.81	.88	1.00	1.13	1.25
.38	.47	.56	.66	.75	.84	.94	3	1.03	1.13	1.22	1.31	1.50	1.69	1.88
.50	.63	.75	.88	1.00	1.13	1.25	4	1.38	1.50	1.63	1.75	2.00	2.25	2.50
.63	.78	.94	1.09	1.25	1.41	1.56	5	1.72	1.88	2.03	2.19	2.50	2.81	3.13
.75	.94	1.13	1.31	1.50	1.69	1.88	6	2.06	2.25	2.44	2.63	3.00	3.38	3.75
.88	1.09	1.31	1.53	1.75	1.97	2.19	7	2.41	2.63	2.84	3.06	3.50	3.94	4.38
1.00	1.25	1.50	1.75	2.00	2.25	2.50	8	2.75	3.00	3.25	3.50	4.00	4.50	5.00

At the rate of \$2.25 per day, 4 hours' wages, by the ten hour system, will come to 90 cts.; and by the eight hour system, to \$1.13

Table of Board or Rent, by the Week, showing it for Days.

.25	.50	.75	\$1	\$2	\$3	\$4	\$5	Days	\$6	\$8	\$9	10	11	12	15
.02	.04	.05	.07	.14	.21	.29	.36	¼	.43	.57	.64	.71	.79	.86	1.07
.04	.07	.11	.14	.29	.43	.57	.71	½	.86	1.14	1.29	1.43	1.57	1.71	2.14
.07	.14	.20	.29	.57	.86	1.14	1.43	¾	1.71	2.29	2.57	2.86	3.14	3.43	4.29
.11	.21	.32	.43	.86	1.29	1.71	2.14	1	2.57	3.43	3.86	4.29	4.71	5.14	6.43
.14	.29	.43	.57	1.14	1.71	2.29	2.86	2	3.43	4.57	5.14	5.71	6.29	6.86	8.57
.18	.38	.54	.71	1.43	2.14	2.86	3.57	3	4.29	5.71	6.43	7.14	7.86	8.57	10.71
.21	.43	.64	.86	1.71	2.57	3.43	4.29	4	5.14	6.86	7.71	8.57	9.43	10.29	12.86
.25	.50	.75	1.00	2.00	3.00	4.00	5.00	5	6.00	8.00	9.00	10.00	11.00	12.00	15.00

One day's board or rent, at \$4 per week, comes to 57 cts.; at \$4.50, to 7 cts. more.

Table of Wages by the Month from \$9.00 to \$75.00

\$9	10	11	12	13	14	Days	15	16	17	18	19	20
.30	.33	.37	.40	.43	.47	1	.50	.53	.57	.60	.63	.67
.35	.38	.42	.46	.50	.54	1	.58	.62	.65	.69	.73	.77
.69	.77	.85	.92	1.00	1.08	2	1.15	1.23	1.31	1.38	1.46	1.54
1.04	1.15	1.27	1.38	1.50	1.62	3	1.73	1.85	1.96	2.08	2.19	2.31
1.38	1.54	1.69	1.85	2.00	2.15	4	2.31	2.46	2.62	2.77	2.92	3.08
1.73	1.92	2.12	2.31	2.50	2.69	5	2.88	3.08	3.27	3.46	3.65	3.85
2.08	2.31	2.54	2.77	3.00	3.23	6	3.46	3.69	3.92	4.15	4.38	4.62
2.42	2.69	2.96	3.23	3.50	3.77	7	4.01	4.31	4.58	4.85	5.12	5.38
2.77	3.08	3.38	3.69	4.00	4.31	8	4.62	4.92	5.23	5.54	5.85	6.15
3.12	3.46	3.81	4.15	4.50	4.85	9	5.19	5.54	5.88	6.23	6.58	6.92
3.40	3.85	4.23	4.62	5.00	5.38	10	5.77	6.15	6.54	6.92	7.31	7.69
3.81	4.23	4.65	5.08	5.50	5.92	11	6.35	6.77	7.19	7.62	8.04	8.46
4.15	4.62	5.08	5.54	6.00	6.46	12	6.92	7.38	7.85	8.31	8.77	9.23
4.50	5.00	5.50	6.00	6.50	7.00	13	7.50	8.00	8.50	9.00	9.50	10.00
4.85	5.38	5.92	6.46	7.00	7.54	14	8.08	8.62	9.15	9.69	10.23	10.77
5.19	5.77	6.35	6.92	7.50	8.08	15	8.65	9.23	9.81	10.38	10.96	11.54
5.54	6.15	6.77	7.38	8.00	8.62	16	9.23	9.85	10.46	11.08	11.69	12.31
5.88	6.54	7.19	7.85	8.50	9.15	17	9.81	10.46	11.12	11.77	12.42	13.08
6.23	6.92	7.62	8.31	9.00	9.69	18	10.38	11.08	11.77	12.46	13.15	13.85
6.58	7.31	8.04	8.77	9.50	10.23	19	10.96	11.69	12.42	13.15	13.88	14.62
6.92	7.69	8.46	9.23	10.00	10.77	20	11.54	12.31	13.08	13.85	14.62	15.38
7.27	8.08	8.88	9.69	10.50	11.31	21	12.12	12.92	13.73	14.54	15.35	16.15
7.62	8.46	9.31	10.15	11.00	11.85	22	12.69	13.54	14.38	15.23	16.08	16.92
7.96	8.85	9.73	10.62	11.50	12.38	23	13.27	14.15	15.04	15.92	16.81	17.69
8.31	9.23	10.15	11.08	12.00	12.92	24	13.85	14.77	15.69	16.62	17.54	18.46
8.65	9.62	10.58	11.54	12.50	13.46	25	14.42	15.38	16.35	17.31	18.27	19.23
9.00	10.00	11.00	12.00	13.00	14.00	26	15.00	16.00	17.00	18.00	19.00	20.00
showing the Amount for 1 Day, up to 26 (working) Days.												
21	22	23	24	25	30	Days	35	40	45	50	60	75
.70	.73	.77	.80	.83	1.00	1	1.17	1.33	1.50	1.67	2.00	2.50
.81	.85	.88	.92	.96	1.15	1	1.35	1.54	1.73	1.92	2.31	2.88
1.62	1.69	1.77	1.85	1.92	2.31	2	2.69	3.08	3.46	3.85	4.62	5.77
2.42	2.54	2.65	2.77	2.88	3.46	3	4.01	4.62	5.19	5.77	6.92	8.65
3.23	3.38	3.54	3.69	3.85	4.62	4	5.38	6.15	6.92	7.69	9.23	11.54
4.04	4.23	4.42	4.62	4.81	5.77	5	6.73	7.69	8.65	9.62	11.54	14.42
4.85	5.08	5.31	5.54	5.77	6.92	6	8.08	9.23	10.38	11.54	13.85	17.31
5.65	5.92	6.19	6.46	6.73	8.08	7	9.42	10.77	12.12	13.46	16.15	20.19
6.46	6.77	7.08	7.38	7.69	9.23	8	10.77	12.31	13.85	15.38	18.46	23.08
7.27	7.62	7.96	8.31	8.65	10.38	9	12.12	13.85	15.58	17.31	20.77	25.96
8.08	8.46	8.85	9.23	9.62	11.54	10	13.46	15.38	17.31	19.23	23.08	28.85
8.88	9.31	9.73	10.15	10.58	12.69	11	14.81	16.92	19.04	21.15	25.38	31.73
9.69	10.15	10.62	11.08	11.54	13.85	12	16.15	18.46	20.77	23.08	27.69	34.62
10.50	11.00	11.50	12.00	12.50	15.00	13	17.50	20.00	22.50	25.00	30.00	37.50
11.31	11.85	12.38	12.92	13.46	16.15	14	18.85	21.54	24.23	26.92	32.31	40.38
12.12	12.69	13.27	13.85	14.42	17.31	15	20.19	23.08	25.96	28.85	34.62	43.27
12.92	13.54	14.15	14.77	15.38	18.46	16	21.54	24.62	27.69	30.77	36.92	46.15
13.73	14.38	15.04	15.69	16.35	19.62	17	22.88	26.15	29.42	32.69	39.23	49.04
14.54	15.23	15.92	16.62	17.31	20.77	18	24.23	27.69	31.15	34.62	41.54	51.92
15.35	16.08	16.81	17.54	18.27	21.92	19	25.58	29.23	32.88	36.54	43.85	54.81
16.15	16.92	17.69	18.46	19.23	23.08	20	26.92	30.77	34.62	38.46	46.15	57.69
16.96	17.77	18.58	19.38	20.19	24.23	21	28.27	32.31	36.35	40.38	48.46	60.53
17.77	18.62	19.46	20.31	21.15	25.38	22	29.62	33.85	38.08	42.31	50.77	63.46
18.58	19.46	20.35	21.23	22.12	26.54	23	30.96	35.38	39.81	44.23	53.08	66.35
19.38	20.31	21.23	22.15	23.08	27.69	24	32.31	36.92	41.54	46.15	55.38	69.23
20.19	21.15	22.12	23.08	24.04	28.85	25	33.65	38.46	43.27	48.08	57.69	72.12
21.00	22.00	23.00	24.00	25.00	30.00	26	35.00	40.00	45.00	50.00	60.00	75.00

The center column shows the days and the black face figures at the top show rate per month. Example—21 days' work at \$30 per month; find it under 30, opposite 21. Answer, \$24.23.

READY RECKONER.

READY RECKONER, to find the Price of any Number of Pounds, Yards, Pieces, or Bushels, from 2 cents to \$3.00.

The first column contains the **NUMBER**, the top columns the **PRICES**.

Nos	2 ct.	3 ct.	4 ct.	5 ct.	6 ct.	6¼ ct.	7 ct.	8 ct.	9 ct.	10 ct.	11 ct.
2	.4	.6	.8	.10	.12	.12½	.14	.16	.18	.20	.22
3	.6	.9	.12	.15	.18	.18¾	.21	.24	.27	.30	.33
4	.8	.12	.16	.20	.24	.25	.28	.32	.36	.40	.44
5	.10	.15	.20	.25	.30	.31¼	.35	.40	.45	.50	.55
6	.12	.18	.24	.30	.36	.37½	.42	.48	.54	.60	.66
7	.14	.21	.28	.35	.42	.43¾	.49	.56	.63	.70	.77
8	.16	.24	.32	.40	.48	.50	.56	.64	.72	.80	.88
9	.18	.27	.36	.45	.54	.56¼	.63	.72	.81	.90	.99
10	.20	.30	.40	.50	.60	.62½	.70	.80	.90	1.00	1.10
11	.22	.33	.44	.55	.66	.68¾	.77	.88	.99	1.10	1.21
12	.24	.36	.48	.60	.72	.75	.84	.96	1.08	1.20	1.32
13	.26	.39	.52	.65	.78	.81¼	.91	1.04	1.17	1.30	1.43
14	.28	.42	.56	.70	.84	.87½	.98	1.12	1.26	1.40	1.54
15	.30	.45	.60	.75	.90	.93¾	1.05	1.20	1.35	1.50	1.65
16	.32	.48	.64	.80	.96	1.00	1.12	1.28	1.44	1.60	1.76
17	.34	.51	.68	.85	1.02	1.06¼	1.19	1.36	1.53	1.70	1.87
18	.36	.54	.72	.90	1.08	1.12½	1.26	1.44	1.62	1.80	1.98
19	.38	.57	.76	.95	1.14	1.18¾	1.33	1.52	1.71	1.90	2.09
20	.40	.60	.80	1.00	1.20	1.25	1.40	1.60	1.80	2.00	2.20
25	.50	.75	1.00	1.25	1.50	1.56¼	1.75	2.00	2.25	2.50	2.75
30	.60	.90	1.20	1.50	1.80	1.87½	2.10	2.40	2.70	3.00	3.30
40	.80	1.20	1.60	2.00	2.40	2.50	2.80	3.20	3.60	4.00	4.40
50	1.00	1.50	2.00	2.50	3.00	3.12½	3.50	4.00	4.50	5.00	5.50
60	1.20	1.80	2.40	3.00	3.60	3.75	4.20	4.80	5.40	6.00	6.60
70	1.40	2.10	2.80	3.50	4.20	4.37½	4.90	5.60	6.30	7.00	7.70
80	1.60	2.40	3.20	4.00	4.80	5.00	5.60	6.40	7.20	8.00	8.80
90	1.80	2.70	3.60	4.50	5.40	5.62½	6.30	7.20	8.10	9.00	9.90
100	2.00	3.00	4.00	5.00	6.00	6.25	7.00	8.00	9.00	10.00	11.00

Nos	12 ct.	12½ ct.	13 ct.	14 ct.	15 ct.	16 ct.	18 ct.	18¾ ct.	19 ct.	20 ct.	21 ct.
2	.24	.25	.26	.28	.30	.32	.36	.37½	.38	.40	.42
3	.36	.37½	.39	.42	.45	.48	.54	.56¼	.57	.60	.63
4	.48	.50	.52	.56	.60	.64	.72	.75	.76	.80	.84
5	.60	.62½	.65	.70	.75	.80	.90	.93¾	.95	1.00	1.05
6	.72	.75	.78	.84	.90	.96	1.08	1.12½	1.14	1.20	1.26
7	.84	.87½	.91	.98	1.05	1.12	1.26	1.31¼	1.33	1.40	1.47
8	.96	1.00	1.04	1.12	1.20	1.28	1.44	1.50	1.52	1.60	1.68
9	1.08	1.12½	1.17	1.26	1.35	1.44	1.62	1.68¾	1.71	1.80	1.89
10	1.20	1.25	1.30	1.40	1.50	1.60	1.80	1.87½	1.90	2.00	2.10
11	1.32	1.37½	1.43	1.54	1.65	1.76	1.98	2.06¼	2.09	2.20	2.31
12	1.44	1.50	1.56	1.68	1.80	1.92	2.16	2.25	2.28	2.40	2.52
13	1.56	1.62½	1.69	1.82	1.95	2.08	2.34	2.43¾	2.47	2.60	2.73
14	1.68	1.75	1.82	1.96	2.10	2.24	2.52	2.62½	2.66	2.80	2.94
15	1.80	1.87½	1.95	2.10	2.25	2.40	2.70	2.81¼	2.85	3.00	3.15
16	1.92	2.00	2.08	2.24	2.40	2.56	2.88	3.00	3.04	3.20	3.36
17	2.04	2.12½	2.21	2.38	2.55	2.72	3.06	3.18¾	3.23	3.40	3.57
18	2.16	2.25	2.34	2.52	2.70	2.88	3.24	3.37½	3.42	3.60	3.78
19	2.28	2.37½	2.47	2.66	2.85	3.04	3.42	3.56¼	3.61	3.80	3.99
20	2.40	2.50	2.60	2.80	3.00	3.20	3.60	3.75	3.80	4.00	4.20
25	3.00	3.12½	3.25	3.50	3.75	4.00	4.50	4.68¾	4.75	5.00	5.25
30	3.60	3.75	3.90	4.20	4.50	4.80	5.40	5.62½	5.70	6.00	6.30
40	4.80	5.00	5.20	5.60	6.00	6.40	7.20	7.50	7.60	8.00	8.40
50	6.00	6.25	6.50	7.00	7.50	8.00	9.00	9.37½	9.50	10.00	10.50
60	7.20	7.50	7.80	8.40	9.00	9.60	10.80	11.25	11.40	12.00	12.60
70	8.40	8.75	9.10	9.80	10.50	11.20	12.60	13.12½	13.30	14.00	14.70
80	9.60	10.00	10.40	11.20	12.00	12.80	14.40	15.00	15.20	16.00	16.80
90	10.80	11.25	11.70	12.60	13.50	14.40	16.20	16.87½	17.10	18.00	18.90
100	12.00	12.50	13.00	14.00	15.00	16.00	18.00	18.75	19.00	20.00	21.00

READY RECKONER.

The first column on the left contains the NUMBER of the Article, and the column on the tops of the tables the PRICE.

Nos	22 ct.	23ct.	24 ct.	25 ct.	26 ct.	27 ct.	28 ct.	29 ct.	30 ct.	31 ct.	31½ ct.
2	.44	.46	.48	.50	.52	.54	.56	.58	.60	.62	.62½
3	.66	.69	.72	.75	.78	.81	.84	.87	.90	.93	.93½
4	.88	.92	.96	1.00	1.04	1.08	1.12	1.16	1.20	1.24	1.25
5	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.55	1.56½
6	1.32	1.38	1.44	1.50	1.56	1.62	1.68	1.74	1.80	1.86	1.87½
7	1.54	1.61	1.68	1.75	1.82	1.89	1.96	2.03	2.10	2.17	2.18½
8	1.76	1.84	1.92	2.00	2.08	2.16	2.24	2.32	2.40	2.48	2.50
9	1.98	2.07	2.16	2.25	2.34	2.43	2.52	2.61	2.70	2.79	2.81½
10	2.20	2.30	2.40	2.50	2.60	2.70	2.80	2.90	3.00	3.10	3.12½
11	2.42	2.53	2.64	2.75	2.86	2.97	3.08	3.19	3.30	3.41	3.43½
12	2.64	2.76	2.88	3.00	3.12	3.24	3.36	3.48	3.60	3.72	3.75
13	2.86	2.99	3.12	3.25	3.38	3.51	3.64	3.77	3.90	4.03	4.06½
14	3.08	3.22	3.36	3.50	3.64	3.78	3.92	4.06	4.20	4.34	4.37½
15	3.30	3.45	3.60	3.75	3.90	4.05	4.20	4.35	4.50	4.65	4.68½
16	3.52	3.68	3.84	4.00	4.16	4.32	4.48	4.64	4.80	4.96	5.00
17	3.74	3.91	4.08	4.25	4.42	4.59	4.76	4.93	5.10	5.27	5.31½
18	3.96	4.14	4.32	4.50	4.68	4.86	5.04	5.22	5.40	5.58	5.62½
19	4.18	4.37	4.56	4.75	4.94	5.15	5.32	5.51	5.70	5.89	5.93½
20	4.40	4.60	4.80	5.00	5.20	5.40	5.60	5.80	6.00	6.20	6.25
25	5.50	5.75	6.00	6.25	6.50	6.75	7.00	7.25	7.50	7.75	7.81½
30	6.60	6.90	7.20	7.50	7.80	8.10	8.40	8.70	9.00	9.30	9.37½
40	8.80	9.20	9.60	10.00	10.40	10.80	11.20	11.60	12.00	12.40	12.50
50	11.00	11.60	12.00	12.50	13.00	13.50	14.00	14.50	15.00	15.50	15.62½
60	13.20	13.80	14.40	15.00	15.60	16.20	16.80	17.40	18.00	18.60	18.75
70	15.40	16.10	16.80	17.50	18.20	18.90	19.60	20.30	21.00	21.70	21.87½
80	17.60	18.40	19.20	20.00	20.80	21.60	22.40	23.20	24.00	24.80	25.00
90	19.80	20.70	21.60	22.50	23.40	24.30	25.20	26.10	27.00	27.90	28.12½
100	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00	31.00	31.25

Nos	32 ct.	33ct	33½ ct.	34 ct	35 ct	36 ct.	37 ct.	37½ ct.	38 ct.	39 ct.	40 ct.
2	.64	.66	.66½	.68	.70	.72	.74	.75	.76	.78	.80
3	.96	.99	1.00	1.02	1.05	1.08	1.11	1.12½	1.14	1.17	1.20
4	1.28	1.32	1.33½	1.36	1.40	1.44	1.48	1.50	1.52	1.56	1.60
5	1.60	1.65	1.66½	1.70	1.75	1.80	1.85	1.87½	1.90	1.95	2.00
6	1.92	1.98	2.00	2.04	2.10	2.16	2.22	2.25	2.28	2.34	2.40
7	2.24	2.31	2.33½	2.38	2.45	2.52	2.59	2.62½	2.66	2.73	2.80
8	2.56	2.64	2.66½	2.72	2.80	2.88	2.96	3.00	3.04	3.12	3.20
9	2.88	2.97	3.00	3.06	3.15	3.24	3.33	3.37½	3.42	3.51	3.60
10	3.20	3.30	3.33½	3.40	3.50	3.60	3.70	3.75	3.80	3.90	4.00
11	3.52	3.63	3.66½	3.74	3.85	3.96	4.07	4.12½	4.18	4.29	4.40
12	3.84	3.96	4.00	4.08	4.20	4.32	4.44	4.50	4.56	4.68	4.80
13	4.16	4.29	4.33½	4.42	4.55	4.68	4.81	4.87½	4.94	5.07	5.20
14	4.48	4.62	4.66½	4.76	4.90	5.04	5.18	5.25	5.32	5.46	5.60
15	4.80	4.95	5.00	5.10	5.25	5.40	5.55	5.62½	5.70	5.85	6.00
16	5.12	5.28	5.33½	5.44	5.60	5.76	5.92	6.00	6.08	6.24	6.40
17	5.44	5.61	5.66½	5.78	5.95	6.12	6.29	6.37½	6.46	6.63	6.80
18	5.76	5.94	6.00	6.12	6.30	6.48	6.66	6.75	6.84	7.02	7.20
19	6.08	6.27	6.33½	6.46	6.65	6.84	7.03	7.12½	7.22	7.41	7.60
20	6.40	6.60	6.66½	6.80	7.00	7.20	7.40	7.50	7.60	7.80	8.00
25	8.00	8.25	8.33½	8.50	8.75	9.00	9.25	9.37½	9.50	9.75	10.00
30	9.60	9.90	10.00	10.20	10.50	10.80	11.10	11.25	11.40	11.70	12.00
40	13.80	14.20	13.33½	13.60	14.00	14.40	14.80	15.00	15.20	15.60	16.00
50	16.00	16.50	16.66½	17.00	17.50	18.00	18.50	18.75	19.00	19.50	20.00
60	19.20	19.80	20.00	20.40	21.00	21.60	22.20	22.50	22.80	23.40	24.00
70	22.40	23.10	23.33½	23.80	24.50	25.20	25.80	26.25	26.60	27.30	28.00
80	25.60	26.40	26.66½	27.20	28.00	28.80	29.60	30.00	30.40	31.20	32.00
90	28.80	29.70	30.00	30.60	31.50	32.40	33.30	33.75	34.20	35.10	36.00
100	32.00	33.00	33.33½	34.00	35.00	36.00	37.00	37.50	38.00	39.00	40.00

READY RECKONER

The first column on the left contains the NUMBER of the Article, and the column on the tops of the Tables the PRICE.

Nos	41 ct.	42 ct.	43 ct.	44 ct.	45 ct.	46 ct.	47 ct.	48 ct.	49 ct.	50 ct.	51 ct.
2	.82	.84	.86	.88	.90	.92	.94	.96	.98	1.00	1.02
3	1.23	1.26	1.29	1.32	1.35	1.38	1.41	1.44	1.47	1.50	1.53
4	1.64	1.68	1.72	1.76	1.80	1.84	1.88	1.92	1.96	2.00	2.04
5	2.05	2.10	2.15	2.20	2.25	2.30	2.35	2.40	2.45	2.50	2.55
6	2.46	2.52	2.58	2.64	2.70	2.76	2.80	2.88	2.94	3.00	3.06
7	2.87	2.94	3.01	3.08	3.15	3.22	3.29	3.36	3.43	3.50	3.57
8	3.28	3.36	3.44	3.52	3.60	3.68	3.76	3.84	3.92	4.00	4.08
9	3.69	3.78	3.87	3.96	4.03	4.14	4.23	4.32	4.41	4.50	4.59
10	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10
11	4.51	4.62	4.73	4.84	4.95	5.06	5.17	5.28	5.39	5.50	5.61
12	4.92	5.04	5.16	5.28	5.40	5.52	5.64	5.76	5.88	6.00	6.12
13	5.33	5.46	5.59	5.72	5.85	5.98	6.11	6.24	6.37	6.50	6.63
14	5.74	5.88	6.02	6.16	6.30	6.44	6.58	6.72	6.86	7.00	7.14
15	6.15	6.30	6.45	6.60	6.75	6.90	7.05	7.20	7.35	7.50	7.65
16	6.56	6.72	6.88	7.04	7.20	7.36	7.52	7.68	7.84	8.00	8.16
17	6.97	7.14	7.31	7.48	7.65	7.82	7.99	8.16	8.33	8.50	8.67
18	7.38	7.56	7.74	7.92	8.10	8.28	8.46	8.64	8.82	9.00	9.18
19	7.79	7.98	8.17	8.30	8.55	8.74	8.93	9.12	9.31	9.50	9.59
20	8.20	8.40	8.60	8.80	9.00	9.20	9.40	9.60	9.80	10.00	10.20
25	10.25	10.50	10.75	11.00	11.25	11.50	11.75	12.00	12.25	12.50	12.75
30	12.30	12.60	12.90	13.20	13.50	13.80	14.10	14.40	14.70	15.00	15.30
40	16.40	16.80	17.20	17.60	18.00	18.40	18.80	19.20	19.60	20.00	20.40
50	20.50	21.00	21.50	22.00	22.50	23.00	23.50	24.00	24.50	25.00	25.50
60	24.60	25.20	25.80	26.40	27.00	27.60	28.20	28.80	29.40	30.00	30.60
70	28.70	29.40	30.10	30.80	31.50	32.20	32.90	33.60	34.30	35.00	35.70
80	32.80	33.60	34.40	35.20	36.00	36.80	37.60	38.40	39.20	40.00	40.80
90	36.99	37.80	38.70	39.60	40.50	41.40	42.30	43.20	44.10	45.00	45.92
100	41.00	42.00	43.00	44.00	45.00	46.00	47.00	48.00	49.00	50.00	51.00

Nos	52 ct.	53 ct.	54 ct.	55 ct.	56 ct.	57 ct.	58 ct.	59 ct.	60 ct.	61 ct.	62 ct.
2	1.04	1.06	1.08	1.10	1.12	1.14	1.16	1.18	1.20	1.22	1.24
3	1.56	1.59	1.62	1.65	1.68	1.71	1.74	1.77	1.80	1.83	1.86
4	2.08	2.12	2.16	2.20	2.24	2.28	2.32	2.36	2.40	2.44	2.48
5	2.60	2.65	2.70	2.75	2.80	2.85	2.90	2.95	3.00	3.05	3.10
6	3.12	3.18	3.24	3.30	3.36	3.42	3.48	3.54	3.60	3.66	3.72
7	3.64	3.71	3.78	3.85	3.92	3.99	4.06	4.13	4.20	4.27	4.34
8	4.16	4.24	4.32	4.40	4.48	4.56	4.64	4.72	4.80	4.88	4.96
9	4.68	4.77	4.86	4.95	5.04	5.13	5.22	5.31	5.40	5.49	5.58
10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20
11	5.72	5.83	5.94	6.05	6.16	6.27	6.38	6.49	6.60	6.71	6.82
12	6.24	6.36	6.48	6.60	6.72	6.84	6.96	7.08	7.20	7.32	7.44
13	6.76	6.89	7.02	7.15	7.28	7.41	7.54	7.67	7.80	7.93	8.06
14	7.28	7.42	7.56	7.70	7.84	7.98	8.12	8.26	8.40	8.54	8.68
15	7.80	7.95	8.10	8.25	8.40	8.55	8.70	8.85	9.00	9.15	9.30
16	8.32	8.48	8.64	8.80	8.96	9.12	9.28	9.44	9.60	9.76	9.92
17	8.84	9.01	9.18	9.35	9.52	9.69	9.86	10.03	10.20	10.37	10.54
18	9.36	9.54	9.72	9.90	10.08	10.26	10.44	10.62	10.80	10.98	11.16
19	9.88	10.07	10.26	10.45	10.64	10.83	11.02	11.21	11.40	11.59	11.78
20	10.40	10.60	10.80	11.00	11.20	11.40	11.60	11.80	12.00	12.20	12.40
25	13.00	13.25	13.50	13.75	14.00	14.25	14.50	14.75	15.00	15.25	15.50
30	15.60	15.90	16.20	16.50	16.80	17.10	17.40	17.70	18.00	18.30	18.60
40	20.80	21.10	21.60	22.00	22.40	22.80	23.20	23.60	24.00	24.42	24.80
50	26.00	26.50	27.00	27.50	28.00	28.50	29.00	29.50	30.00	30.50	31.00
60	31.20	31.80	32.40	33.00	33.60	34.20	34.80	35.40	36.00	36.60	37.20
70	36.40	37.10	37.80	38.50	39.20	39.90	40.60	41.30	42.00	42.70	43.40
80	41.60	42.40	43.20	44.00	44.80	45.60	46.40	47.20	48.00	48.80	49.60
90	46.80	47.70	48.60	49.50	50.40	51.30	52.20	53.10	54.00	54.90	55.80
100	52.00	53.00	54.00	55.00	56.00	57.00	58.00	59.00	60.00	61.00	62.00

READY RECKONER.

If the Number required is not found in the Tables, add two Numbers together; for instance, if 35 bushels are required, add the prices opposite 30 and 5 together; and so for 365 bushels—treble the value of 100, and add 60 and 5 together.

Nos	62½ ct.	63 ct.	64 ct.	65 ct.	66 ct.	66½ ct.	67 ct.	68 ct.	69 ct.	70 ct.	71 ct.
2	1.25	1.26	1.28	1.30	1.32	1.33½	1.34	1.36	1.38	1.40	1.42
3	1.87½	1.89	1.92	1.95	1.98	2.00	2.01	2.04	2.07	2.10	2.13
4	2.50	2.52	2.56	2.60	2.64	2.66½	2.68	2.72	2.76	2.80	2.84
5	3.12½	3.15	3.20	3.25	3.30	3.33½	3.35	3.40	3.45	3.50	3.55
6	3.75	3.78	3.84	3.90	3.96	4.00	4.02	4.08	4.14	4.20	4.26
7	4.37½	4.41	4.48	4.55	4.62	4.66½	4.69	4.76	4.83	4.90	4.97
8	5.00	5.04	5.12	5.20	5.28	5.33½	5.36	5.44	5.52	5.60	5.68
9	5.62½	5.67	5.76	5.85	5.94	6.00	6.03	6.12	6.21	6.30	6.39
10	6.25	6.30	6.40	6.50	6.60	6.66½	6.70	6.80	6.90	7.00	7.10
11	6.87½	6.93	7.04	7.15	7.26	7.33½	7.37	7.48	7.59	7.70	7.81
12	7.50	7.56	7.68	7.80	7.92	8.00	8.04	8.16	8.28	8.40	8.52
13	8.12½	8.19	8.32	8.45	8.58	8.66½	8.71	8.84	8.97	9.10	9.23
14	8.75	8.80	8.96	9.10	9.24	9.33½	9.38	9.52	9.66	9.80	9.94
15	9.37½	9.45	9.60	9.75	9.90	10.00	10.05	10.20	10.35	10.50	10.65
16	10.00	10.08	10.24	10.40	10.56	10.66½	10.72	10.88	11.04	11.20	11.36
17	10.62½	10.71	10.88	11.05	11.22	11.33½	11.39	11.56	11.73	11.90	12.07
18	11.25	11.34	11.52	11.70	11.88	12.00	12.06	12.24	12.42	12.60	12.78
19	11.87½	11.97	12.16	12.35	12.54	12.66½	12.73	12.92	13.11	13.30	13.49
20	12.50	12.60	12.80	13.00	13.20	13.33½	13.40	13.60	13.80	14.00	14.20
25	15.62½	15.75	16.00	16.25	16.50	16.66½	16.75	17.00	17.25	17.50	17.75
30	18.75	18.90	19.20	19.50	19.80	20.00	20.10	20.40	20.70	21.00	21.30
40	25.00	25.20	25.60	26.00	26.40	26.66½	26.80	27.20	27.60	28.00	28.40
50	31.25	31.50	32.00	32.50	33.00	33.33½	33.50	34.00	34.50	35.00	35.50
60	37.50	37.80	38.40	39.00	39.60	40.00	40.20	40.80	41.40	42.00	42.60
70	43.75	44.10	44.80	45.50	46.20	46.66½	46.90	47.60	48.30	49.00	49.70
80	50.00	50.40	51.20	52.00	52.80	53.33½	53.00	54.40	55.20	56.00	56.80
90	51.25	56.70	57.60	58.50	59.40	60.00	60.30	61.20	62.10	63.00	63.90
100	62.50	63.00	64.00	65.00	66.00	66.66½	67.00	68.00	69.00	70.00	71.00

Nos	72 ct.	73 ct.	74 ct.	75 ct.	76 ct.	77 ct.	78 ct.	79 ct.	80 ct.	81 ct.	82 ct.
2	1.44	1.46	1.48	1.50	1.52	1.54	1.56	1.58	1.60	1.62	1.64
3	2.16	2.19	2.22	2.25	2.28	2.31	2.34	2.37	2.40	2.43	2.46
4	2.88	2.92	2.96	3.00	3.04	3.08	3.12	3.16	3.20	3.24	3.28
5	3.60	3.65	3.70	3.75	3.80	3.85	3.90	3.95	4.00	4.05	4.10
6	4.32	4.38	4.44	4.50	4.56	4.62	4.68	4.74	4.80	4.86	4.92
7	5.04	5.11	5.18	5.25	5.32	5.39	5.46	5.53	5.60	5.67	5.74
8	5.76	5.84	5.92	6.00	6.08	6.16	6.24	6.32	6.40	6.48	6.56
9	6.48	6.57	6.66	6.75	6.84	6.93	7.02	7.11	7.20	7.29	7.38
10	7.20	7.30	7.40	7.50	7.60	7.70	7.80	7.90	8.00	8.10	8.20
11	7.92	8.03	8.14	8.25	8.30	8.47	8.58	8.69	8.80	8.91	9.02
12	8.64	8.76	8.88	9.00	9.12	9.24	9.36	9.48	9.60	9.72	9.84
13	9.36	9.49	9.62	9.75	9.88	10.01	10.14	10.27	10.40	10.53	10.66
14	10.08	10.22	10.36	10.50	10.64	10.78	10.92	11.06	11.20	11.34	11.48
15	10.80	10.95	11.10	11.25	11.40	11.55	11.70	11.85	12.00	12.15	12.30
16	11.52	11.68	11.84	12.00	12.16	12.32	12.48	12.64	12.80	12.96	13.12
17	12.24	12.41	12.58	12.75	12.92	13.09	13.26	13.43	13.60	13.77	13.94
18	12.96	13.14	13.32	13.50	13.68	13.86	14.04	14.22	14.40	14.58	14.76
19	13.68	13.87	14.06	14.25	14.44	14.63	14.82	15.01	15.20	15.39	15.58
20	14.40	14.60	14.80	15.00	15.20	15.40	15.60	15.80	16.00	16.20	16.40
25	18.00	18.25	18.50	18.75	19.00	19.25	19.50	19.75	20.00	20.25	20.50
30	21.60	21.90	22.20	22.50	22.80	23.10	23.40	23.70	24.00	24.30	24.60
40	28.80	29.20	29.60	30.00	30.40	30.80	31.20	31.60	32.00	32.40	32.80
50	36.00	36.50	37.00	37.50	38.00	38.50	39.00	39.50	40.00	40.50	41.00
60	43.20	43.80	44.40	45.00	45.60	46.20	46.80	47.40	48.00	48.60	49.20
70	50.40	51.10	51.80	52.50	53.20	53.90	54.60	55.30	56.00	56.70	57.40
80	57.60	58.40	59.20	60.00	60.80	61.60	62.40	63.20	64.00	64.80	65.60
90	64.80	65.70	66.60	67.50	68.40	69.30	70.20	71.10	72.00	72.90	73.80
100	72.00	73.00	74.00	75.00	76.00	77.00	78.00	79.00	80.00	81.00	82.00

READY RECKONER.

☞ the Number required is not found in the Tables, add two Numbers together; for instance, if 35 bushels are required, add the prices opposite 20 and 5 together; and so for 365 bushels—treble the value of 100, and add 60 and 5 together.

Nos	83 ct.	84 ct.	85 ct.	86 ct.	87 ct.	87½ ct.	88 ct.	89 ct.	90 ct.	91 ct.	92 ct.
2	1.66	1.68	1.70	1.72	1.74	1.75	1.76	1.78	1.80	1.82	1.84
3	2.49	2.52	2.55	2.58	2.61	2.62½	2.64	2.67	2.70	2.73	2.76
4	3.32	3.36	3.40	3.44	3.48	3.50	3.52	3.56	3.60	3.64	3.68
5	4.15	4.20	4.25	4.30	4.35	4.37½	4.40	4.45	4.50	4.55	4.60
6	4.98	5.04	5.10	5.16	5.22	5.25	5.28	5.34	5.40	5.46	5.52
7	5.81	5.88	5.95	6.02	6.09	6.12½	6.16	6.23	6.30	6.37	6.44
8	6.64	6.72	6.80	6.88	6.96	7.00	7.04	7.12	7.20	7.28	7.36
9	7.47	7.56	7.65	7.74	7.83	7.87½	7.92	8.01	8.10	8.19	8.28
10	8.30	8.40	8.50	8.60	8.70	8.75	8.80	8.90	9.00	9.10	9.20
11	9.13	9.24	9.35	9.46	9.57	9.62½	9.68	9.79	9.90	10.01	10.12
12	9.96	10.08	10.20	10.32	10.44	10.50	10.56	10.68	10.80	10.92	11.04
13	10.79	10.92	11.05	11.18	11.31	11.37½	11.44	11.57	11.70	11.83	11.96
14	11.62	11.76	11.90	12.04	12.18	12.25	12.32	12.46	12.60	12.74	12.88
15	12.45	12.60	12.75	12.90	13.05	13.12½	13.20	13.35	13.50	13.65	13.80
16	13.28	13.44	13.60	13.76	13.92	14.00	14.08	14.24	14.40	14.56	14.72
17	14.11	14.28	14.45	14.62	14.79	14.87½	14.96	15.13	15.30	15.47	15.64
18	14.94	15.12	15.30	15.48	15.66	15.75	15.84	16.02	16.20	16.38	16.56
19	15.77	15.96	16.15	16.34	16.53	16.62½	16.72	16.91	17.10	17.29	17.48
20	16.60	16.80	17.00	17.20	17.40	17.50	17.60	17.80	18.00	18.20	18.40
25	20.75	21.00	21.25	21.50	21.75	21.87½	22.00	22.25	22.50	22.75	23.00
30	24.90	25.20	25.50	25.80	26.10	26.25	26.40	26.70	27.00	27.30	27.60
40	33.20	33.60	34.00	34.40	34.80	35.00	35.20	35.60	36.00	36.40	36.80
50	41.50	42.00	42.50	43.00	43.50	43.75	44.00	44.50	45.00	45.50	46.00
60	49.80	50.40	51.00	51.60	52.20	52.50	52.80	53.40	54.00	54.60	55.20
70	58.10	58.80	59.50	60.20	60.90	61.25	61.60	62.30	63.00	63.70	64.40
80	66.40	67.20	68.00	68.80	69.60	70.00	70.40	71.20	72.00	72.80	73.60
90	74.70	75.60	76.50	77.40	78.30	78.75	79.20	80.10	81.00	81.90	82.80
100	83.00	84.00	85.00	86.00	87.00	87.50	88.00	89.00	90.00	91.00	92.00

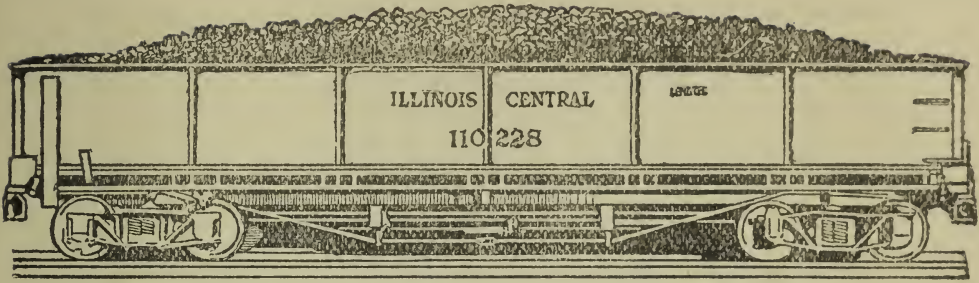
Nos	93 ct.	94 ct.	95 ct.	96 ct.	97 ct.	98 ct.	99 ct.	\$1.	\$2.	\$3.
2	1.86	1.88	1.90	1.92	1.94	1.96	1.98	2.	4.	6.
3	2.79	2.82	2.85	2.88	2.91	2.94	2.97	3.	6.	9.
4	3.72	3.76	3.80	3.84	3.88	3.92	3.96	4.	8.	12.
5	4.65	4.70	4.75	4.80	4.85	4.90	4.95	5.	10.	15.
6	5.58	5.64	5.70	5.76	5.82	5.88	5.94	6.	12.	18.
7	6.51	6.58	6.65	6.72	6.79	6.86	6.93	7.	14.	21.
8	7.44	7.52	7.60	7.68	7.76	7.84	7.92	8.	16.	24.
9	8.37	8.46	8.55	8.64	8.73	8.82	8.91	9.	18.	27.
10	9.30	9.40	9.50	9.60	9.70	9.80	9.90	10.	20.	30.
11	10.23	10.34	10.45	10.56	10.67	10.78	10.89	11.	22.	33.
12	11.16	11.28	11.40	11.52	11.64	11.76	11.88	12.	24.	36.
13	12.09	12.22	12.35	12.48	12.61	12.74	12.87	13.	26.	39.
14	13.02	13.16	13.30	13.44	13.58	13.72	13.86	14.	28.	42.
15	13.95	14.10	14.25	14.40	14.55	14.70	14.85	15.	30.	45.
16	14.88	15.04	15.20	15.36	15.52	15.68	15.84	16.	32.	48.
17	15.81	15.98	16.15	16.32	16.49	16.66	16.83	17.	34.	51.
18	16.74	16.92	17.10	17.28	17.46	17.64	17.82	18.	36.	54.
19	17.67	17.86	18.05	18.24	18.43	18.62	18.81	19.	38.	57.
20	18.60	18.80	19.00	19.20	19.40	19.60	19.80	20.	40.	60.
25	23.25	23.50	23.75	24.00	24.25	24.50	24.75	25.	50.	75.
30	27.90	28.20	28.50	28.80	29.10	29.40	29.70	30.	60.	90.
40	37.20	37.60	38.00	38.40	38.80	39.20	39.60	40.	80.	120.
50	46.50	47.00	47.50	48.00	48.50	49.00	49.50	50.	100.	150.
60	55.80	56.40	57.00	57.60	58.20	58.80	59.40	60.	120.	180.
70	65.10	65.80	66.50	67.20	67.90	68.60	69.30	70.	142.	210.
80	74.40	75.20	76.00	76.80	77.60	78.40	79.20	80.	160.	240.
90	83.70	84.60	85.50	86.40	87.30	88.20	89.10	90.	180.	270.
100	93.00	94.00	95.00	96.00	97.00	98.00	99.00	100.	200.	300.

Table Showing the Value of Coal and Straw

$\frac{25}{100}$	$\frac{50}{100}$	$\frac{75}{100}$	$1\frac{1}{4}$	\$2	$2\frac{1}{4}$	$2\frac{1}{2}$	$2\frac{3}{4}$	Weight	\$3	$3\frac{1}{4}$	$3\frac{1}{2}$	\$4	$4\frac{1}{4}$	\$5	\$6
.00	.00	.00	.01	.01	.01	.01	.01	10	.02	.02	.02	.02	.02	.03	.03
.00	.01	.01	.02	.02	.02	.03	.03	20	.03	.03	.04	.04	.05	.05	.06
.00	.01	.01	.03	.03	.03	.04	.04	30	.05	.05	.05	.06	.07	.08	.09
.01	.01	.02	.04	.04	.05	.05	.06	40	.08	.07	.07	.08	.09	.10	.12
.04	.01	.02	.04	.05	.06	.06	.07	50	.08	.08	.09	.10	.11	.13	.15
.01	.02	.02	.05	.06	.07	.08	.08	60	.09	.10	.11	.12	.14	.15	.18
.01	.02	.03	.06	.07	.08	.09	.10	70	.11	.11	.12	.14	.16	.18	.21
.01	.02	.03	.07	.08	.09	.10	.11	80	.12	.13	.14	.16	.18	.20	.24
.01	.02	.03	.08	.09	.10	.11	.12	90	.14	.15	.16	.18	.20	.23	.27
.01	.03	.04	.09	.10	.11	.13	.14	100	.15	.16	.18	.20	.23	.25	.30
.13	.25	.38	.88	1.00	1.13	1.25	1.38	1000	1.50	1.63	1.75	2.00	2.25	2.50	3.00
.14	.28	.42	.96	1.10	1.24	1.38	1.51	1100	1.65	1.79	1.93	2.20	2.48	2.75	3.80
.15	.30	.45	1.05	1.20	1.35	1.50	1.65	1200	1.80	1.95	2.10	2.40	2.70	3.00	3.60
.16	.33	.49	1.14	1.30	1.46	1.63	1.79	1300	1.95	2.11	2.28	2.60	2.93	3.25	3.80
.18	.35	.53	1.23	1.40	1.58	1.75	1.93	1400	2.10	2.28	2.45	2.80	3.15	3.50	4.20
.19	.38	.56	1.31	1.50	1.69	1.88	2.06	1500	2.25	2.44	2.63	3.00	3.38	3.75	4.50
.20	.40	.60	1.40	1.60	1.80	2.00	2.20	1600	2.40	2.60	2.80	3.20	3.60	4.00	4.80
.21	.43	.64	1.49	1.70	1.91	2.13	2.34	1700	2.55	2.76	2.98	3.40	3.83	4.25	5.10
.23	.45	.68	1.58	1.80	2.03	2.25	2.48	1800	2.70	2.93	3.15	3.60	4.05	4.50	5.40
.24	.48	.71	1.66	1.90	2.14	2.38	2.61	1900	2.85	3.09	3.33	3.80	4.28	4.75	5.70
.26	.53	.79	1.84	2.10	2.36	2.63	2.89	2100	3.15	3.41	3.68	4.20	4.73	5.25	6.30
.28	.55	.83	1.93	2.20	2.48	2.75	3.03	2200	3.30	3.58	3.85	4.40	4.95	5.50	6.60
.29	.58	.86	2.01	2.30	2.59	2.88	3.16	2300	3.45	3.74	4.03	4.60	5.18	5.75	6.90
.30	.60	.90	2.10	2.40	2.70	3.00	3.30	2400	3.60	3.90	4.20	4.80	5.40	6.00	7.20
.31	.63	.94	2.19	2.50	2.81	3.13	3.44	2500	3.75	4.06	4.38	5.00	5.63	6.25	7.50
.33	.65	.98	2.28	2.60	2.93	3.25	3.58	2600	3.90	4.23	4.55	5.20	5.85	6.50	7.80
.34	.68	1.01	2.36	2.70	3.04	3.38	3.71	2700	4.05	4.39	4.73	5.40	6.08	6.75	8.10
.35	.70	1.05	2.45	2.80	3.15	3.50	3.85	2800	4.20	4.55	4.90	5.60	6.30	7.00	8.40
.36	.73	1.09	2.54	2.90	3.26	3.63	3.99	2900	4.35	4.71	5.08	5.80	6.53	7.25	8.70
.38	.75	1.13	2.63	3.00	3.38	3.75	4.13	3000	4.50	4.88	5.25	6.00	6.75	7.50	9.00

other Articles sold by the Ton.

\$7	\$8	\$9	10	11	12	Weight	13	14	15	16	17	18
.04	.04	.05	.05	.06	.06	10	.07	.07	.08	.08	.09	.09
.07	.08	.09	.10	.11	.12	20	.13	.14	.15	.16	.17	.18
.11	.12	.14	.15	.17	.18	30	.20	.21	.23	.24	.26	.27
.14	.16	.18	.20	.22	.24	40	.26	.28	.30	.32	.34	.36
.18	.20	.23	.25	.28	.30	50	.33	.35	.38	.40	.43	.45
.21	.24	.27	.30	.33	.36	60	.39	.42	.45	.48	.51	.54
.25	.28	.32	.35	.39	.42	70	.46	.49	.53	.56	.60	.63
.28	.32	.36	.40	.44	.48	80	.52	.56	.60	.64	.68	.72
.32	.36	.41	.45	.50	.54	90	.59	.63	.68	.72	.77	.81
.35	.40	.45	.50	.55	.60	100	.65	.70	.75	.80	.85	.90
3.50	4.00	4.50	5.00	5.50	6.00	1000	6.50	7.00	7.50	8.00	8.50	9.00
3.85	4.40	4.95	5.50	6.05	6.60	1100	7.15	7.70	8.25	8.80	9.35	9.90
4.20	4.80	5.40	6.00	6.60	7.20	1200	7.80	8.40	9.00	9.60	10.20	10.80
4.55	5.20	5.85	6.50	7.15	7.80	1300	8.45	9.10	9.75	10.40	11.05	11.70
4.90	5.60	6.30	7.00	7.70	8.40	1400	9.10	9.80	10.50	11.20	11.90	12.60
5.25	6.00	6.75	7.50	8.25	9.00	1500	9.75	10.50	11.25	12.00	12.75	13.50
5.60	6.40	7.20	8.00	8.80	9.60	1600	10.40	11.20	12.00	12.80	13.60	14.40
5.95	6.80	7.65	8.50	9.35	10.20	1700	11.05	11.90	12.75	13.60	14.45	15.30
6.30	7.20	8.10	9.00	9.90	10.80	1800	11.70	12.60	13.50	14.40	15.30	16.20
6.65	7.60	8.55	9.50	10.45	11.40	1900	12.35	13.30	14.25	15.20	16.15	17.10
7.35	8.40	9.45	10.50	11.55	12.60	2100	13.65	14.70	15.75	16.80	17.85	18.90
7.70	8.80	9.90	11.00	12.10	13.20	2200	14.30	15.40	16.50	17.60	18.70	19.80
8.05	9.20	10.35	11.50	12.65	13.80	2300	14.95	16.10	17.25	18.40	19.55	20.70
8.40	9.60	10.80	12.00	13.20	14.40	2400	15.60	16.80	18.00	19.20	20.40	21.60
8.75	10.00	11.25	12.50	13.75	15.00	2500	16.25	17.50	18.75	20.00	21.25	22.50
9.10	10.40	11.70	13.00	14.30	15.60	2600	16.90	18.20	19.50	20.80	22.10	23.40
9.45	10.80	12.15	13.50	14.85	16.20	2700	17.55	18.90	20.25	21.60	22.95	24.30
9.80	11.20	12.60	14.00	15.40	16.80	2800	18.20	19.60	21.00	22.40	23.80	25.20
10.15	11.60	13.05	14.50	15.95	17.40	2900	18.85	20.30	21.75	23.20	24.65	26.10
10.50	12.00	13.50	15.00	16.50	18.00	3000	19.50	21.00	22.50	24.00	25.50	27.00



Weight of Coal in Bin or Box

A solid cubic foot of anthracite coal weighs about 93 pounds. When broken for use it weighs about 54 pounds. Bituminous coal when broken up for use weighs about 50 pounds.

Rule.—Multiply the length in feet by the height in feet, and again by the breadth in feet, and this result by 54 for anthracite coal, or by 50 for bituminous coal, and the result will equal the number of pounds.

To find the number of tons, divide by 2,000.

To Find How Many Tons of Coal a Bin Will Hold

Rule.—Multiply the length, breadth and height (all in feet) together, and this product by 56 for anthracite, or by 50 for bituminous coal. Divide by 2,000 and the result will be the number of tons.

Example.—How many tons of bituminous coal will a bin hold which is 12 feet long, 10 feet wide and 6 feet high?

$$12 \times 10 \times 6 = 720 \text{ (cubic feet)} \times 50 = 36,000 \text{ pounds.}$$

$$36,000 \div 2,000 = 18 \text{ tons.}$$

To Find the Amount of Charcoal a Bin Will Hold

A bushel of charcoal contains 2,571 cubic inches, and a bushel of bituminous coal, 2,688 cubic inches.

Rule.—Multiply the length, breadth and height (all in inches) together, and divide by the number of cubic inches in a bushel.

Example.—How many bushels of charcoal will a bin hold which is 150 inches long, 48 inches wide and 50 inches deep?

$$150 \times 48 \times 50 = 360,000 \text{ cubic inches in bin.}$$

$$360,000 \div 2,571 = 140 \text{ bushels.}$$

Anthracite coal, when broken for the market, weighs about 56 pounds to the cubic foot. Bituminous coal weighs about 50 pounds.

BUYING AND SELLING BY THE TON

To find the cost of any number of pounds at so much per ton.

Rule.—Remove the decimal point three places to the left, and multiply by one-half the price per ton.

Example.—What will 1799 pounds of hay cost at \$10 per ton? 1799 pounds with the point removed equals 1.799, and 1.799×5 , one-half the price per ton, is \$8.995, the answer.

GROCER'S RETAIL RULE

As many articles, such as tea, sugar, coffee, etc., are sold at a given number of pounds per dollar, the following method will show the number of pounds that can be purchased for any number of cents.

Rule.—Multiply the number of pounds to be sold for one dollar by the number of cents' worth desired.

Example.—When sugar is sold at 19 pounds for a dollar, how many pounds can be purchased for 60 cents?

Solution.— $19 \times 60 = 11.40$ or $11\frac{2}{5}$ pounds.

Grocer's Table

12 things make	1 dozen.
12 dozen make	1 gross.
12 gross make	1 great gross.
20 things make	1 score.
196 pounds of flour make	1 barrel.
200 pounds of beef or pork make	1 barrel.
135 pounds of potatoes or apples make	1 barrel.
280 pounds of salt make	1 barrel.
400 pounds of molasses make	1 barrel.
200 pounds of sugar make	1 barrel.
240 pounds of lime make	1 barrel.
100 pounds of fish make	1 quintal.
100 pounds of nails make	1 keg.
50 pounds of soap make	1 box.
20 pounds of raisins make	1 box.
2 pounds of cigars make	1 box.
20 pounds of soda make	1 box.
40 pounds of cheese make	1 box.
25 pounds of tobacco make	1 box.
62 pounds of tea make	1 box.
60 pounds of saleratus make	1 box.
25 pounds of chocolate make	1 box.
56 pounds of butter make	1 firkin.
5 pounds of spices make	1 can.
1100 pounds of rice make	1 tierce.
2150. 42 cubic inches make	1 bushel.
231 cubic inches make	1 gallon.

Rapid Methods for Marking Goods

Those who buy largely can best appreciate the value of a quick and rapid method for calculating the per cent of profits desired.

If you wish to calculate the per cent on a single article, the following table will be an excellent method. If you desire to sell an article at any of the following per cents, say the article costs 50 cents, and you wish to make

10 per cent, divide by 10, multiply by 11 = 55.
20 per cent, divide by 10, multiply by 12 = 60.
25 per cent, multiply by 10, divide by 8 = 62½.
30 per cent, divide by 10, multiply by 13 = 65.
33⅓ per cent, add ⅓ of itself = 66.
33⅓ per cent, divide by 3, multiply by 4 = 66⅔.
50 per cent, add ½ of itself = 75.

How to Mark Goods

In many mercantile houses it is customary to use a private mark, which is placed on the goods to denote their cost and selling price. Various devices are used. A word or phrase containing ten different letters is the most common used. These letters are used instead of figures, thus:

C	a	s	h	P	r	o	f	i	t
1	2	3	4	5	6	7	8	9	0

If the cost and selling price of an article were respectively \$165 and \$210, the mark would be:

c r p

a c t

An extra letter called a "Repeater" is used to prevent the repetition of any figure. Instead of writing 255, which according to the above key would be a p p, the repeater z or any other letter not in the key-word may be used, which would make 255 read a p z.

The following are a few of the words that can be used:

Republican.	Regulation.	Quick Sales.	Importance.
Charleston.	Cumberland.	Vanderbilt.	Misfortune.

Instead of letters, characters similar to the following are frequently used:

└	>	▷	≡	∩	×	<	┘	○	⊞
1	2	3	4	5	6	7	8	9	0

c	h	p
└	>	∩

WEIGHTS AND MEASURES

WEIGHTS

Troy

24 grains (gr.) 1 pennyw'ht,—dwt.
20 dwts. 1 ounce,—oz.
3.2 grains, 1 carat, diamond weight.

By this weight gold, silver, and jewels only are weighed. The ounce and pound in this are the same as in apothecaries' weight.

Apothecaries'

20 grains. 1 scruple.
3 scruples. 1 drachm.
8 drs. 1 ounce.
12 ozs. 1 pound.

Avoirdupois

16 drams (drs.) 1 ounce,—oz.
16 ozs. 1 pound,—lb.
25 lbs. 1 quarter,—qr.*
4 quarters. 100 weight,—cwt.
20 cwt. 1 ton.

* Formerly 28 lbs. were allowed to the quarter, but the practice is now nearly out of use excepting in the coal mines in Pennsylvania, the Eastern fish markets, and the U. S. Custom House.

Grains are the same in each of the above weights.

5,760 grains, apothecaries' or troy weight. 1 lb.

7,000 grains avoirdupois weight 1 lb.

Therefore, 144 lbs. avoird. equal 175 lbs. apoth. or troy.

Of Liquids

1 gallon oil weighs 9.32 lbs. avoird.
1 gallon distilled water, 8.35 lbs.
1 gallon sea water, 10.32 lbs.
1 gallon proof spirits 9.08 lbs.

MISCELLANEOUS

IRON, LEAD ETC.

14 lbs. 1 stone.
21½ stones. 1 pig.
8 pigs. 1 fother.

BEEF, PORK, ETC.

200 lbs. 1 barrel.
196 lbs. (flour). 1 barrel.
100 lbs. (fish). 1 quintal

MEASURES

Dry

2 pints. 1 quart,—qt.
8 quarts. 1 peck,—pk.
4 pecks. 1 bushel,—bu.
36 bushels. 1 chaldron.
1 United States standard (Winchester) bushel—18½ inches in diameter, and 8 inches deep—contains 2150.42 cubic inches.

Liquid or Wine

4 gills. 1 pint,—pt.
2 pints. 1 quart,—qt.
4 quarts. 1 gallon,—gal.
31½ gallons. 1 barrel,—bbl.
2 barrels. 1 hogshead,—hhd.,
U. S. standard
gallon ... 231 cubic inches.
Beer gallon. 231 cubic inches.
31 beer gallons. . 1 bbl.

Time

60 seconds 1 minute,
60 minutes 1 hour.
24 hours 1 day.
7 days. 1 week.
4 weeks. 1 lunar month.
28, 29, 30, or { 1 calendar month.
31 days, }
30 days 1 month (in computing interest).
52 weeks and 1 day. } 1 year.
12 calendar months. }
365 days, 5 hours, 48 minutes, and 49 seconds. 1 solar year.

Circular

60 seconds 1 minute.
60 minutes 1 degree.
30 degrees. 1 sign.
90 degrees. 1 quadrant.
4 quadrants } 1 circle
360 degrees. }

A convenient method of finding the difference in time between two places, is to notice their distance apart, in degrees of longitude, and allow 4 minutes to each degree, based on the following

CALCULATION:

1440 minutes 1 day,
or revolution of the earth.
1 revolution of the earth is
360 degrees; therefore,
1 degree. 4 minutes.

MEASURES**Long****DISTANCE**

3 barleycorns.	1 inch,—in.
12 in.	1 foot,—ft.
3 ft.	1 yard,—yd.
5½ yds.	1 rod,—rd.
40 rds.	1 furlong,—fur.
8 fur.	1 mile.

CLOTH

2½ inches.	1 nail.
4 nails.	1 quarter.
4 quarters.	1 yard.

MISCELLANEOUS

3 inches.	1 palm.
4 inches.	1 hand.
6 inches.	1 span.
18 inches.	1 cubit.
21.8 inches.	1 Bible cubit.
2½ feet.	1 military pace.
3 feet.	1 common pace.

Square

144 sq. ins.	1 sq. foot.
9 sq. ft.	1 sq. yard.
30½ sq. yds.	1 sq. rod.
40 sq. rods	1 rood.
4 roods	1 acre.

Surveyors'

7.92 inches	1 link.
25 links.	1 rod.
4 rods	1 chain.
10 square chains . . . }	1 acre.
160 square rods . . . }	
640 acres.	1 square mile.

Cubic

1728 cubic inches. . .	1 cubic foot.
27 cubic feet. . . .	1 cubic yard.
128 cubic feet. . . .	1 cord (wood)
40 cubic feet. . . .	1 ton (shipping)
2150.42 cubic in. . .	1 standard bu.
268.8 cubic in. . . .	1 standard gal.

1 cubic ft., four-fifths of a bushel.

To find the number of bushels in a bin of any dimensions find the number of cubic feet by multiplying the three dimensions of the bin in feet; deduct one-fifth. and the result is the number of bushels.

PAPER*The Sizes in Inches***Flat Writing-Paper**

Flat Letter.	10 x 16
Flat Cap.	14 x 17
Double Flat Letter.	16 x 20
Flat Foolscap	13 x 16
Crown.	15 x 19
Folio Post.	17 x 22
Demy	16 x 21
Medium	18 x 23
Check Folio	17 x 24
Bank Folio.	19 x 24
Double Cap	17 x 28
Royal.	19 x 24
Super Royal.	20 x 28
Imperial.	23 x 31

Of the different sizes there are also several different weights of each size, as Demy 20, 22, 24, 26, and 28 lbs. per ream.

Stationers usually rule, cut and fold the sizes required to make the various styles of letter and note papers—a flat sheet making one, two or four sheets of letter or note paper.

Ledger Papers

Flat Cap	14 x 17
Crown.	15 x 19
Folio	17 x 22
Demy	16 x 21
Medium	18 x 23
Royal	19 x 24
Super Royal.	20 x 28
Imperial.	23 x 31
Elephant	23 x 28

Book Papers

The usual sizes of these, from the different American and English manufacturers, differ but little from the above, except to fill special orders.

Paper Counts

24 sheets.	1 quire.
10½ quires.	1 token.
20 quires.	1 ream.
2 reams.	1 bundle.
5 bundles	1 bale.

Units of Anything

12 pieces.	1 dozen.
12 dozen.	1 gross.
12 gross.	1 great gross.
20 units.	1 score.

THE METRIC SYSTEM

Measures of Length

Metric Denominations and Values. Equivalents in Denominations in Use.

Myriameter	= 10,000 meters	= 6.2137 miles.
Kilometer	= 1,000 meters	= 0.62.137 m. or 3,280 feet 10 in.
Hectometer	= 100 meters	= 328 feet and 1 inch.
Dekameter	= 10 meters	= 393.7 inches.
Meter	= 1 meter	= 39.37 inches.
Decimeter	= .1 of a meter	= 3.937 inches.
Centimeter	= .01 of a meter	= 0.3937 inch.
Millimeter	= .001 of a meter	= 0.0394 inch.

Measures of Surface

Metric Denominations and Values. Equivalents in Denominations in Use.

Hectare	= 10,000 square meters	= 2.471 acres.
Are	= 100 square meters	= 119.6 square yards.
Centare	= 1 square meter	= 1,550 square inches.

Measures of Capacity

Metric Denominations and Values. Equivalents in Denominations in Use.

NAMES.	No.	Liters.	Cubic Measure.	Dry Measure.	Wine Measure.
Kiloliter	=	1,000	= 1 cubic meter	= 1.308 cubic yards	= 264.17 galls.
Hectoliter	=	100	= .01 cubic meter	= 2 bush. 3.35 pks.	= 26.417 galls.
Decaliter	=	10	= 10 c. decimeters	= 9.08 quarts.	= 2 6417 galls.
Liter	=	1	= 1 c. decimeter	= 0.908 quarts.	= 1.0567 quarts
Deciliter	=	.1	= .1 c. decimeter	= 6.1022 cubic inch.	= 0.845 gills.
Centiliter	=	.01	= 10 c. centimeters	= 0.6102 cubic inch.	= 0.338 fluid oz.
Milliliter	=	.001	= 1 c. centimeter	= 0.061 cubic inch.	= 0.27 fluid dr.

Weights

Metric Denominations and Values. Equivalents in Denominations in Use.

NAMES.	No.Grams.	Weight of what quan- tity of water at max- imum density.	Avoirdupois Weight.
Millier or tonneau	= 1,000,000	= 1 cubic meter	= 2204.6 pounds.
Quintal	= 100,000	= 1 hectoliter	= 220.46 pounds.
Myriagram	= 10,000	= 10 liters	= 22.046 pounds.
Kilogram or kilb	= 1,000	= 1 liter	= 2,2046 pounds
Hectogram	= 100	= 1 deciliter	= 3.5274 ounces.
Dekagram	= 10	= 10 c. centimet.	= 0.3527 ounces.
Gram	= 1	= 1 c. centimet.	= 15.432 grains.
Decigram	= .1	= .1 c. centimet.	= 1.5432 grains.
Centigram	= .01	= 10 c. millimet.	= 0.1543 grain.
Milligram	= .001	= 1 c. millimet.	= 0.0154 grain.

Table for Finding the Contents of Square Tanks

A tank five feet by five feet holds	6 barrels.
A tank six feet by six feet holds	8½ "
A tank seven feet by seven feet holds	11½ "
A tank eight feet by eight feet holds	15½ "
A tank nine feet by nine feet holds	19½ "
A tank ten feet by ten feet holds	23½ "

The above table is for one foot of depth only.

To find the contents of a trough, measure its depth in feet and multiply it by the contents of one foot in depth.

A Table for Circular Tanks One Foot in Depth

Five feet in diameter holds.....	4½ barrels
Six feet in diameter holds.....	6¾ “
Seven feet in diameter holds.....	9 “
Eight feet in diameter holds.....	12 “
Nine feet in diameter holds.....	15 “
Ten feet in diameter holds.....	19½ “

N. B.—To find the contents of a tank by the table, multiply the contents of one foot in depth by the number of feet deep.

To Measure Wells or Cisterns

Square the diameter in inches, multiply by the decimal .7854, and the product by the depth of the well or cistern in inches. The result will be the full capacity of the well in cubic inches. If the actual quantity of water be sought, multiply by the depth of water in inches, and in either case divide by 231 for the number of gallons.

Circular Cisterns, One Foot in Depth, Computed

DIAMETER IN INCHES	CONTENTS IN GALLONS	DIAMETER IN INCHES	CONTENTS IN GALLONS
12.....	5.875	18.....	13.218
15.....	9.18	20.....	16.32
16.....	10.44	21.....	18

For any greater depth than one foot, multiply by the number of feet and fractions of a foot. As the areas of circles, and consequently the capacities of circular cisterns of equal depth, vary as the squares of their diameters, it is unnecessary to multiply calculations. For instance, should it be required to find the contents of a circular cistern of 2 feet in diameter, say as the square of 1: to the square of 2:5.875, that is, as 1:4::5.875, and $5.875 \times 4 = 23.5$ = the contents of such cistern. This formula will apply to any diameter; for 3 feet, multiply by 9; for 4 feet, multiply by 16, etc.; for 5, by 25.

Cisterns and Casks

To Measure the Contents of Cisterns.—To ascertain the contents of circular cisterns, multiply the square of the diameter in feet by the depth in feet, and that product by $37\frac{3}{4}_{1000}$ for the contents in hogsheads, or by $37\frac{3}{2}_{2000}$ for barrels, by $4\frac{7}{8}$ for the contents in gallons.

Square Cisterns.—Multiply the width in feet by the length in feet, and that by the depth in feet, and that again by $1\frac{9}{100}$ for hogsheads, or $1\frac{9}{80}$ for barrels, or $7\frac{4}{100}$ for gallons.

Another and simpler method is to multiply together the length, width, and depth, in inches, and divide by 231, which will give the contents in gallons.

Cask Gauging.—To measure the contents of cylindrical vessels multiply the square of the diameter in inches by 34, and that by the height in inches, and point off four figures. The result will be the contents or capacity, in wine gallons and decimals of a gallon. For beer gallons multiply by 28 instead of 34. If the cask be only partially filled, multiply by the height of the liquid instead of the height of the cask, to ascertain actual contents. In ascertaining the diameter, measure the diameter at the bung and at the head, add together, and divide by 2 for the mean diameter.

TANK AND BARREL MEASUREMENT

To Find the Contents of a Round Tank

Multiply the square of the diameter in feet by the depth in feet, and multiply this result by 6, and you have the approximate contents of the tank in gallons. (For exact results multiply the product by $5\frac{7}{8}$ instead of 6.)

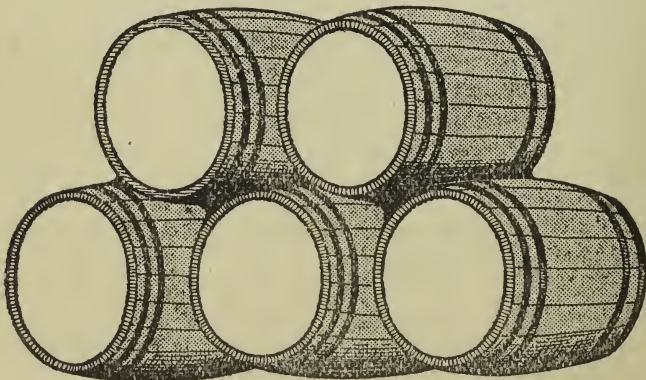
Example.—How many gallons will a tank hold 7 feet in diameter and 5 feet deep?

Solution.— $7 \times 7 \times 5 = 245$.

$245 \times 6 = 1,470$ gallons.

NOTE.—If the tank is larger at the bottom than at the top, find the average diameter by measuring the middle part of the tank halfway between the top and bottom.

To Find the Capacity of Barrels



Rule.—Add the head and bung diameters in inches, and divide by two for the mean diameter. Then multiply the average diameter by itself in inches, and again by the height in inches

then multiply by 8, cut off the right-hand figure, and you have the number of cubic inches. Divide by $277\frac{1}{4}$ and you have the number of gallons.

To find the bushels divide by 2150.4.

Example.—How many gallons in a barrel, whose middle or bung diameter is 20 inches, and end diameter is 16 inches, and 30 inches in height?

Solution.— $20+16\div 2=18$ average diameter.

$18\times 18\times 30\times 8=7776$.

$7776\div 277\frac{1}{4}=28\ 52$ -1109 gallons.

NOTE.—A barrel is estimated usually at $31\frac{1}{2}$ gallons. The hogshead at 63 gallons.

To Find the Contents of a Watering-Trough

Rule.—Multiply the height in feet by the length in feet, and the product by the width in feet, and divide the result by 4, and you will have the contents in barrels of $31\frac{1}{2}$ gallons each.

Example.—What are the contents of a watering-trough 10 feet long, 6 feet wide, and 4 feet deep?

Solution.— $4\times 10\times 6=240\div 4=60$ barrels.

NOTE.—For exact results multiply the length in inches by the height in inches, by the width in inches, and divide the result by 231, and you will have the contents in gallons.

Rule for Measuring Hay

Good timothy hay in the mow when thoroughly settled takes about 350 cu. ft. to make a ton. Partly settled or new hay takes from 400 to 500 cu. ft., while common meadow hay takes nearly twice the number of cu. ft. to a ton. Hay stacked takes probably 100 cu. ft. more than hay in the mow.*

Example.—How many tons in a mow 25 ft. long, 20 ft. wide and 14 ft. high?

$25\times 20\times 14=7000$ cu. ft. $7000\div 350=20$ tons.

How to Estimate the Number of Tons in a Stack

Rule.—Multiply the length in feet by the width in feet, and this by one-half the height, and divide the product by 300.

Example: How many tons of hay in a stack 20 feet long, 12 feet high, and 15 feet wide?

Solution: $20\times 6\times 15\div 300=6$ tons. Ans.

How to Estimate the Contents of a Round Stack

Rule.—Multiply the square of the distance around the stack in yards by 4 times the height in yards, and point off two places from the right, and this will be the number of cubic yards in the stack, which divided by 20 will equal the number of tons.

Example: How many tons of hay in a stack, distance around the bulge, 25 yards, and height, 9 yards?

Solution: $25\times 25=625$, then $625\times 36=22,500$, pointing off two places makes 225, then $225\div 20=11\frac{1}{4}$ tons. Ans.

*Some authorities allow only 350 cubic feet for a ton of timothy hay when thoroughly settled. Others allow 343 to 420. For millet allow only 216 cubic feet to a ton. The fact is, hay in stack or mow can only be approximately ascertained by measurement.

BUILDERS' TABLES

BUILDERS' ESTIMATING TABLES

Quantity of material in every four lineal feet of exterior wall in a balloon frame building, height of wall being given:

Length of Studs.	Size of Sills.	Size of Studs, Braces, etc.	Quantity of Rough Lumber.	Quantity of inch Boarding	Siding in sup. ft.	Tar Paper in sup. feet.
8	6 x 6	2 x 4 Studs	42	36	40	74
10	6 x 8	4 x 4 Braces	52	44	50	80
12	6 x 10	4 x 4 Plates	62	53	60	96
14	6 x 10	1 x 6 Ribbons	69	62	70	112
16	8 x 10		82	71	80	128
18	8 x 10	Studs	87	80	90	144
20	8 x 12	16 inches from centers	98	88	100	160
22	9 x 12		109	97	110	176
24	10 x 12		119	106	120	192
18	10 x 10	2 x 6 Studs	122	80	90	144
20	10 x 12	6 x 6 Braces	137	88	100	160
22	10 x 12	4 x 6 Plates	145	97	110	176
24	12 x 12	1 x 6 Ribbons	162	106	120	192
26	10 x 14		169	114	130	208
28	10 x 14	Studs 16-inch centers	176	123	140	224
30	12 x 14		198	132	150	240

Amount of lumber in rafters, collar-piece and boarding, and number of shingles to four lineal feet of roof, measured from eave to eave over ridge. Rafters 16-inch centers:

Width of House, Feet.	Size of Rafters.	Size of Collar-piece.	Quantity of Lumber in Rafter and Collar-piece.	Quantity of Boarding, Feet.	No. of Shingles.
14	2 x 4	2 x 4	39	91	560
16	2 x 4	2 x 4	45	70	640
18	2 x 4	2 x 4	50	79	720
20	2 x 4	2 x 4	56	88	800
22	2 x 4	2 x 4	62	97	880
24	2 x 4	2 x 4	67	106	960
20	2 x 6	2 x 6	84	88	860
22	2 x 6	2 x 6	92	97	880
24	2 x 6	2 x 6	101	106	960
26	2 x 6	2 x 6	109	115	1040
28	2 x 6	2 x 6	117	124	1120
30	2 x 6	2 x 6	126	133	1200

Comparative Strength of Timber and Cast Iron

Table showing the transverse strength of timber and of cast iron one foot long and one inch square.

Material.	Breaking Weight, lbs.	Weight Borne with Safety, lbs.
Ash, seasoned.....	175	105
Chestnut, seasoned.....	170	115
Hickory, seasoned.....	270	200
White Oak, seasoned.....	240	196
White Pine, seasoned.....	135	95
Yellow Pine, seasoned.....	150	100
Iron (cast).....	5,781	4,000

BUILDERS' TABLE OF BRICK REQUIRED

(Allowing 7 Brick to Superficial Square Foot.)

Square feet of wall surface.	Number of Bricks required in a					
	Wall 4 inches thick.	Wall 8 inches thick.	Wall 12 inches thick.	Wall 16 inches thick.	Wall 20 inches thick.	Wall 24 inches thick.
1	7	15	23	30	38	45
2	15	30	45	60	75	90
3	23	45	68	90	113	135
4	30	60	90	120	150	180
5	38	75	113	150	188	225
6	45	90	135	180	225	270
7	53	105	158	210	263	315
8	60	120	180	240	300	360
9	68	135	203	270	338	405
10	75	150	225	300	375	450
20	150	300	450	600	750	900
30	225	450	675	900	1,125	1,350
40	300	600	900	1,200	1,500	1,800
50	375	750	1,125	1,500	1,875	2,250
60	450	900	1,350	1,800	2,250	2,700
70	525	1,050	1,575	2,100	2,625	3,150
80	600	1,200	1,800	2,400	3,000	3,600
90	675	1,350	2,025	2,700	3,375	4,050
100	750	1,500	2,250	3,000	3,750	4,500
200	1,500	3,000	4,500	6,000	7,500	9,000
300	2,250	4,500	6,750	9,000	11,250	13,500
400	3,000	6,000	9,000	12,000	15,000	18,000
500	3,750	7,500	11,250	15,000	18,750	22,500
600	4,500	9,000	13,500	18,000	22,500	27,000
700	5,250	10,500	15,750	21,000	26,250	31,500
800	6,000	12,000	18,000	24,000	30,000	36,000
900	6,750	13,500	20,250	27,000	33,750	40,500
1,000	7,500	15,000	22,500	30,000	37,500	45,000

Facts for Builders

100 square feet of surface, 4 inches to weather, requires about 1,000 shingles.

1,000 shingles require of shingle nails about 5 pounds.

70 yards of surface will require about 1,000 laths.

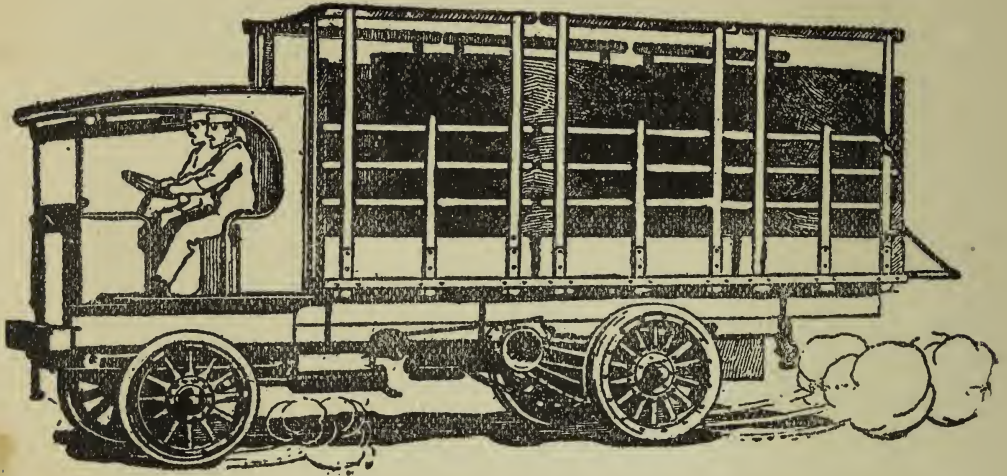
100 square yards of plaster will require 16 bu. sand, 8 bu. lime, 1 bu. hair.

1,000 laths will require of lath nails 11 pounds.

100 cubic feet of wall will require 1 cord stone, 3 bu. lime and 1 cubic yard of sand.

One-fifth more siding is required than surface measure, to allow for lap.

FACTS FOR BUILDERS



FACTS CONCERNING STONEMWORK, BRICKWORK AND PLASTERING

Stonework

1. A cord of stone, three bushels of lime and a cubic yard of sand will make 100 cubic feet of wall.
2. One cubic foot of stonework weighs from 130 to 175 pounds.

Brickwork

3. Five courses of brick will make one foot in height on a chimney.
4. One cubic foot of brickwork, with common mortar, weighs from 100 to 110 pounds.
5. A cask of lime will make mortar sufficient for 1,000 bricks.

For Plastering

6. Six bushels of lime, 40 cubic feet of sand* and $1\frac{1}{2}$ bushels of hair will plaster 100 square yards with two coats of mortar.
- *N. B. There are about $1\frac{1}{4}$ cubic feet in a bushel.

Common Brick in a Wall or Building

A brick is 8 inches long, 4 inches wide and 2 inches thick, and contains 64 cubic inches. Twenty-seven brick make one cubic foot of wall, without mortar, and it takes from 20 to 22 bricks, according to the amount of mortar used, to make a cubic foot of wall with mortar.

Rule.—Multiply the length of the wall in feet by the height in feet, and that by its thickness in feet, and then multiply that result by 20, and the product will be the number of bricks in the wall.

N. B.—For a wall 8 inches thick multiply the length in feet by the height in feet and that result by 15, and the product will equal the number of bricks.

When doors and windows occur in the wall multiply their height, width and thickness together and deduct the amount from the solid contents of the wall before multiplying by 20 or 15, as the case may be

Short Method of Estimating Stonework

Rule.—Multiply the length in feet by the height in feet, and that by the thickness in feet, and divide this result by 22 and the quotient will be the number of perches of stone in the wall.

N. B.—In a perch of stone there are $24\frac{1}{2}$ cubic feet, but $2\frac{1}{2}$ cubic feet are generally allowed for the mortar and filling.

How to Find the Number of Cord Stone to Build Cellar and Barn Walls

Rule.—Multiply the length, height and thickness together in feet, and divide the result by 100.

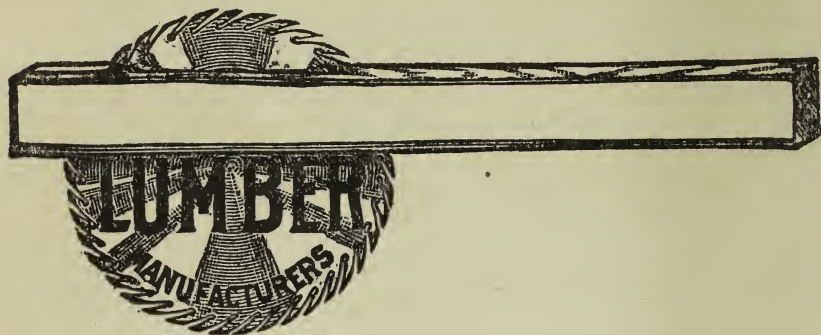
N. B.—There are 128 cubic feet in a cord; but the mortar and sand make it necessary to use but 100 cubic feet of stone.

The Number of Bricks Required for a Building

The average brick is eight inches long, four inches wide and two inches thick, or $64 (8 \times 4 \times 2)$ cubic inches; 1,728 cubic inches make one cubic foot, and 27 bricks make 1,728 (64×27) cubic inches. In laying bricks $\frac{1}{4}$ is allowed for mortar, or $4\frac{1}{2}$ out of every 27, leaving $22\frac{1}{2}$ actual bricks for each cubic foot. Therefore, multiply the dimensions—length, height and thickness—in feet and fraction of a foot, of the several brick walls, and the product by $22\frac{1}{2}$ and the result will be the number of bricks required. Multiply by 20 instead of $22\frac{1}{2}$ if the bricks are larger than the average above given. Allowance should be made for chimneys, projections for mantels and the like on the same basis.

Number of Perches of Stone Required for a Wall or Cellar

The perch of stone is now computed at a perch, or 16.5 feet in length by 1.5 feet in width and 1 foot in height, or 24.75 ($16.5 \times 1.5 \times 1$) cubic feet. Of this amount one-ninth, 2.75 cubic feet, is allowed for mortar and filling. Multiply the three dimensions of the wall or walls in feet—width, height and thickness—and divide by 22 (24.75—2.75) if the needed quantity of stone is the subject of inquiry, or by 24.75 if it be sought to ascertain the amount of masonry in the wall or cellar.



BUYING AND SELLING LUMBER

To find the cost of any number of feet of lumber at so much per thousand feet.

Rule.—Remove the decimal point three places to the left in any number of feet, and multiply by the price of one thousand feet.

Example.—What will 859 feet of lumber cost at \$12 per thousand feet? Remove the point three places to the left in 859=.859, and $.859 \times \$12 = \$10.308$, the answer.

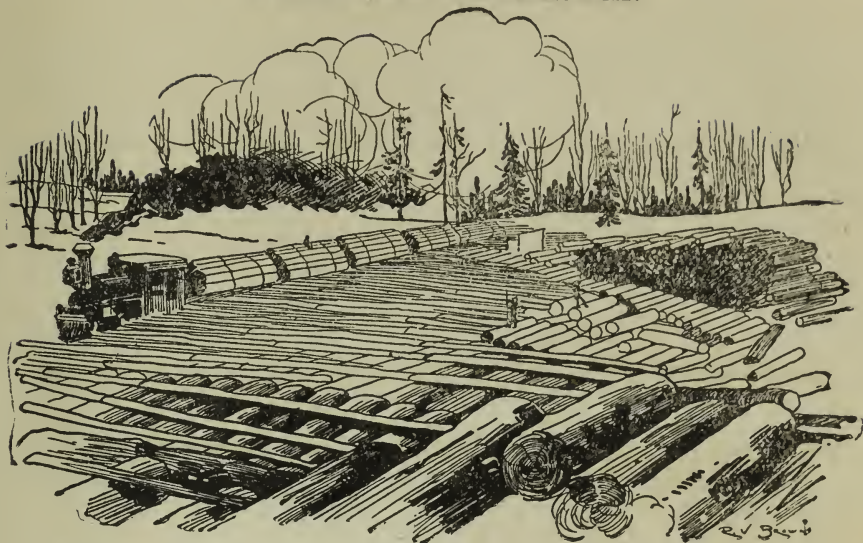
The Number of Cubic Feet in a Round Log of Uniform Diameter

Square the diameter, in inches, multiply by .7854, and multiply this product by the length in feet, divide by 144, and the quotient is the number of cubic feet.

Estimate of the Number of Cubic Feet in the Trunk of a Standing Tree

Find the circumference in inches, divide by 3.1416, square the quotient, multiply by the length in feet; divide by 144; deduct about one-tenth for thickness of bark, and the result will be, approximately, the number of cubic feet.

FACTS FOR LUMBERMEN



**The Number of Feet, Board Measure, in a Log of Unequal
Diameters**

Square the smallest diameter in inches, multiply by .7854, and the product by the length of the log in feet, divide by 12, and the quotient will be the number of feet of board measure, approximately.

**The Number of Feet, Board Measure, in a Lot of Boards, Planks,
Flooring, Scantling, Joists, Sills or Beams**

The foot of board measure is a superficial or square foot, one inch thick. Multiply the product of the width and thickness of each board, plank or other article, in inches, by the length in feet and fractions of a foot, divide by 12, and the quotient will be the number of feet of board measure. In flooring, allowance must be made for rabbeting, the proportion varying with the depth of the groove and the width of the boards.

The Number of Square Yards in a Floor or Wall

Multiply the length and width of the floor, or height and width of the wall, in feet and fractions of a foot, divide by nine, and the quotient is the number of square yards.

NOTE—For Cubical Contents of Round Timber see page 354.

BOARD AND PLANK MEASUREMENT—AT SIGHT

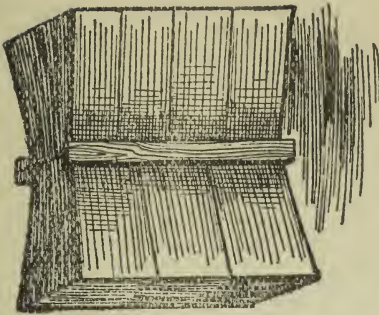
This Table gives the Sq. Ft. and In. in Board from 6 to 25 in. wid., and from 8 to 36 ft. long.
If a board be longer than 36 ft., unite two numbers. Thus, if a Board is 40 ft. long and
16 in. wide, add 30 and 10 and you have 53 ft. 4 in. For 2-in Plank double the product.

Feet Long.	6 in W	7 in W	8 in W	9 in W	10 in W	11 in W	12 in W	13 in W	14 in W	15 in W
	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.
8	4 0	4 8	5 4	6 0	6 8	7 4	8 0	8 8	9 4	10 0
9	4 6	5 3	6 0	6 9	7 6	8 3	9 0	9 9	10 6	11 3
10	5 0	5 10	6 8	7 6	8 4	9 2	10 0	10 10	11 8	12 6
11	5 6	6 5	7 4	8 3	9 2	10 1	11 0	11 11	12 10	12 9
12	6 0	7 0	8 0	9 0	10 0	11 0	12 0	13 0	14 0	15 0
13	6 6	7 7	8 8	9 9	10 10	11 11	12 0	13 1	14 2	15 3
14	7 0	8 2	9 4	10 6	11 8	12 10	13 0	14 2	15 4	16 6
15	7 6	8 9	10 0	11 3	12 6	13 9	15 0	16 3	17 6	18 9
16	8 0	9 4	10 8	12 0	13 4	14 8	16 0	17 4	18 8	20 0
17	8 6	9 11	11 4	12 9	14 2	15 7	17 0	18 5	19 10	21 3
18	9 0	10 6	12 0	13 6	15 0	16 6	18 0	19 6	21 0	22 6
19	9 6	11 1	12 8	14 3	15 10	17 5	19 0	20 7	22 2	23 9
20	10 0	11 8	13 4	15 0	16 8	18 4	20 0	21 8	23 4	25 0
21	10 6	12 8	14 0	15 9	17 6	19 3	21 0	22 9	24 6	26 3
22	11 0	12 10	14 8	16 6	18 4	20 2	22 0	23 10	25 8	27 6
23	11 6	13 5	15 4	17 3	19 2	21 1	23 0	24 11	26 10	28 9
24	12 0	14 0	16 0	18 0	20 0	22 0	24 0	26 0	28 0	30 0
25	12 6	14 7	16 8	18 9	20 10	22 11	25 0	27 1	29 2	31 3
26	13 0	15 2	17 4	19 6	21 8	23 10	26 0	28 2	30 4	32 6
27	13 6	15 9	18 0	20 3	22 6	24 9	27 0	29 3	31 6	33 9
28	14 0	16 4	18 8	21 0	23 4	25 8	28 0	30 4	32 8	35 0
29	14 6	16 11	19 4	21 9	24 2	26 7	29 0	31 5	33 10	36 3
30	15 0	17 6	20 0	22 6	25 0	27 6	30 0	32 6	35 0	37 6
31	15 6	18 1	20 8	23 3	25 10	28 5	31 0	33 7	36 2	38 9
32	16 0	18 8	21 4	24 0	26 8	29 4	32 0	34 8	37 4	40 0
33	16 6	19 3	22 0	24 9	27 6	30 3	33 0	35 9	38 6	41 3
34	17 0	19 10	22 8	25 6	28 4	31 2	34 0	36 10	39 8	42 6
35	17 6	20 5	23 4	26 3	29 2	32 1	35 0	37 11	40 10	43 9
36	18 0	21 0	24 0	27 0	30 0	33 0	36 0	38 0	42 0	45 0

BOARD TABLE MEASUREMENT—CONTINUED.

Feet Long.	16 in W	17 in W	18 in W	19 in W	20 in W	21 in W	22 in W	23 in W	24 in W	25 in W
	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.
8	10 8	11 4	12 0	12 8	13 4	14 0	14 8	15 4	16 0	16 8
9	12 0	12 9	13 6	14 3	15 0	15 9	16 6	17 3	18 0	18 9
10	13 4	14 2	15 0	15 10	16 8	17 6	18 4	19 2	20 0	20 10
11	14 8	15 7	16 6	17 5	18 4	19 3	20 2	21 1	22 0	22 11
12	16 0	17 0	18 0	19 0	20 0	21 0	22 0	23 0	24 0	25 0
13	17 4	18 5	19 6	20 7	21 8	22 9	23 10	24 11	26 0	27 1
14	18 8	19 10	21 0	22 2	23 4	24 6	25 8	26 10	28 0	29 2
15	20 0	21 3	22 6	23 9	25 0	26 3	27 6	28 9	30 0	31 3
16	21 4	22 8	24 0	25 4	26 8	28 0	29 4	30 8	32 0	33 4
17	22 8	24 1	25 6	26 11	28 4	29 9	31 2	32 7	34 0	35 5
18	24 0	25 6	27 0	28 6	30 0	31 6	33 0	34 6	36 0	37 6
19	25 4	26 11	28 6	30 1	31 8	33 3	34 10	36 5	38 0	39 7
20	26 8	28 4	30 0	31 8	33 4	35 0	36 8	38 4	40 0	41 8
21	28 0	29 9	31 6	33 3	35 0	36 9	38 6	40 3	42 0	43 9
22	29 4	31 2	33 0	34 10	36 8	38 6	40 4	42 2	44 0	45 10
23	30 8	32 7	34 6	36 5	38 4	40 3	42 2	44 1	46 0	47 11
24	32 0	34 0	36 0	38 0	40 0	42 0	44 0	46 0	48 0	50 0
25	33 4	35 5	37 6	39 7	41 8	43 9	45 10	47 11	50 0	52 1
26	34 8	36 10	39 0	41 2	43 4	45 6	47 8	49 10	52 0	54 2
27	36 0	38 3	40 6	42 9	45 0	47 8	49 6	51 9	54 0	56 3
28	37 4	39 8	42 0	44 4	46 8	49 0	51 4	53 8	56 0	58 4
29	38 8	41 1	43 6	45 11	48 4	50 9	53 2	55 7	58 0	60 5
30	40 0	42 6	45 0	47 6	50 0	51 6	55 0	57 6	60 0	62 6

Number of Shingles Required for a Roof



Rule.—Multiply the length of the ridge pole by twice the length of one rafter, and, if the shingles are to be exposed $4\frac{1}{2}$ inches to the weather, multiply by 8, and if exposed 5 inches to the weather, multiply by $7\frac{1}{2}$, and you have the number of shingles.

NOTE.—Shingles are 16 inches long, and average about 4 inches wide. They are put up in bundles of 250 each.

One bundle 16-inch shingles will cover 30 square feet.

One bundle 18-inch shingles will cover 33 square feet.

When laid 5 inches to the weather, 5 pounds 4-penny or $3\frac{3}{4}$ pounds 3-penny nails will lay 1,000 shingles.

Slating

The thickness of slate ranges from $\frac{1}{8}$ to $\frac{5}{8}$ of an inch, and their weight varies from 2.6 to 4.5 lbs. per square foot.

The *lap* of slates varies from 2 to 4 inches. The standard is assumed to be 3 inches.

Rule for computing the number of slates of a given size required per square.—Subtract 3 inches from the length of the slate, multiply the remainder by the width and divide by 2. Divide 14.400 by the number so found, and the result will be the number of slates required.

Dimensions of Slates and Numbers Required to a Square

12×6 requires 533 to the square; 14×9 requires 291; 18×9 requires 213; 24×13 requires 105.

Number of Laths for a Room

Laths are 4 feet long and $1\frac{1}{2}$ inches wide, and 16 laths are generally estimated to the square yard.

Rule.—Find the number of square yards in the room and multiply by 16, and the result will equal the number of laths necessary to cover the room.

To find the number of square yards in a ceiling or wall, multiply the length by the width or height (in feet) and divide the product by 9; the result will be the square yards.

FEDERAL TRADE COMMISSION.

As a "First Aid to Business"

PLANS TO HELP SMALL DEALERS.

Purpose and Powers of the Commission.—The Federal Trade Commission, created by Act of Congress approved September 26, 1914, is composed of five commissioners appointed by the President. The principal office of the Commission is in Washington, but it may meet and exercise all its powers at any other place in the United States.

To Prevent Unfair Competition.—The act creating the Commission declares unfair methods of competition to be unlawful, and empowers and directs the Commission to prevent persons, partnerships, or corporations, except banks, and common carriers subject to the acts to regulate commerce, from using unfair methods of competition in commerce.

Proceedings of the Commission.—When complaint is made of unfair competition the Commission issues a formal complaint, if it considers public interest demands it, citing the concern against which complaint is made to appear within thirty days and show why an order should not be issued instructing it to desist from unfair practices. If the defendant fights the case a hearing is held. The Commission's decision then is subject to review by the Circuit Court of Appeals, which passes on points of law alone. An appeal may be had from the Circuit Court to the United States Supreme Court.

Purpose of the Commission Misunderstood.—Because of its authority to investigate claims of unfair methods of competition, an erroneous impression has become prevalent among business men that it is the purpose of the Commission to pry into the affairs of American manufacturers and dealers and dictate to them the methods they should pursue in conducting their business.

To counteract such impression the Commission has issued an official statement declaring that the Commission has no intention and no desire to use compulsory methods in its "helpful activities," but that it does hope to reach the desired end by encouraging improvements in accounting practice, by indorsing standard systems of bookkeeping and cost accounting, and by assisting in devising standard systems, either at the request of individual merchants and manufacturers, or through the association that represents the industry.

Plans for Helpful Activities.—With this purpose in view, the Vice-Chairman of the Commission, Mr. Edward N. Hurley, on account of his practical business experience, was requested by the Commission to suggest plans for “helpful activities to strengthen American business.”

To Aid Small Dealers.—One of the great purposes of the Commission, in accordance with Mr. Hurley’s plans, will be to close the gap between the big and successful business enterprises and the small struggling business men of the country, by lending a helping hand to the weak, instead of trying to impede the progress of the strong.

To Point the Way to Success.—It is not contemplated the Commission shall pry into the private affairs of the small business man. The purpose is to offer advice, based on the experience of successful business men, to those who ask it—to point the way to success to those who wish to profit by the success of others.

Plans for Constructive Help.—Among the several suggested methods by which the Federal Trade Commission proposes to be of constructive help to American business, there are two of particular importance. One of these is to aid the business men of the country in obtaining additional credits to which their business operations may entitle them. The second is to aid in establishing a standard system of bookkeeping and cost accounting. The two are interdependent.

To Help Credit at the Banks.—The Commission believes that the small manufacturer, the country storekeeper and the retail merchant as a rule do not get all the bank credits that they ought to receive, owing to the fact that they are unable to present balance sheets in accordance with good business practice.

Magic of a Reliable Balance Sheet.—Frequently a business man with a credit of a few hundred dollars at his bank, based wholly on personal grounds, could, if he could produce a reliable balance sheet, readily obtain several thousand dollars, which would enable him to expand his business along sound lines.

Ability to Borrow at the Bank has a far-reaching effect on all credit, because to the bank, primarily, are directed inquiries for a rating of a manufacturer or merchant seeking credit for goods. An unfavorable or noncommittal report from the bank results in a curtailment of opportunity. It also checks expansion.

Danger in Cutting Prices.—It is a fact well understood among business men that the general demoralization in a large number of industries has been caused by firms who cut prices, not knowing what their goods actually cost to manufacture; and the cost of selling, which is equally important, is almost wholly lost sight of.

Expert Service to be Afforded by the Commission.—The Federal Trade Commission has no power to use compulsory methods to help cure the existing conditions, but it proposes to reach the desired end by putting at the service of the manufacturers and merchants who have not had the experience or advantages that larger firms possess the accountants, bookkeepers, and experts in cost of production that are employed by the Commission, and in that way to help strengthen American industries where they are weak. These services will be rendered only on the request of the individual merchant or manufacturer who desires them.

Forms for Business Men.—When there is completed within the Commission the organization for aiding business any manufacturer or merchant, on request, may receive (a) an approved form for presentation to his bank when seeking credit; (b) a form designed to show accurately and concisely his assets and liabilities, stock on hand, etc.; (c) a form of double entry book-keeping adapted to his class of business, as well as (d) a form and method of arriving at costs, also adapted to his line of business. All of these sample forms are single in character and can be supplied by the local printer.

A pamphlet outlining a simple system of accounts, with appropriate forms, is supplied free of cost to retail merchants who apply therefor, by the Federal Trade Commission, Washington, D. C.

Benefits to be Derived from the Activities of the Commission.—First. The individual enterprises will be helped. They will be enabled to know exactly where they stand. Their prices will be made on a solid basis of fact. There will be less unfair, unhealthy, and ruinous competition. Manufacturers and merchants will be able when seeking credit to produce to their bankers correct statements of their financial condition which will enable the bankers to extend to them the full credit to which they are entitled and which they need in order to expand their business.

Second. Employees will be benefited. They will be trained to more thorough and more accurate methods of work. This improved knowledge will increase their effectiveness and their individual value to their employers.

Third. The investor will be benefited. He will be able to invest his money with greater assurance of profit.

Fourth. The public will be benefited; it will not have to pay for inefficient methods and practices.

In European countries manufacturers and merchants, aided by their Governments, have developed a high state of efficiency, which enables them to sell their goods in the markets of the World. The Federal Trade Commission desires to do what it can to aid the American manufacturer and merchant to meet this competition in both domestic and foreign trade.

LARGE LIBRARIES

The largest library in the world is the Bibliotheque National, in Paris, founded by Louis XIV. It contains over 3,000,000 volumes.

The second largest library is that of the British Museum, which contains something over 2,000,000.

The Public Library of New York is the third largest library in the world. It contains 1,984,653 volumes and printed pamphlets.

The Library of Congress is the fourth largest library in the world. It contains about 1,891,800 printed books and pamphlets.

The Imperial Library of Russia, established by Peter the Great, is the fifth among the world's great libraries. It contains about 1,300,000 volumes and 27,000 manuscripts. It attained a place in the front rank of European libraries by the acquisition of the celebrated Zaluski collection. Count Zaluski had collected about 260,000 volumes and 10,000 manuscripts. On the suppression of the Jesuit order in Russia the collection of the books in their possession was taken in charge by Prince Italinski and, among other libraries, the Prince transferred the Zaluski collection from the Jesuit College at Warsaw to St. Petersburg. The most important of the manuscripts in this library is the "Codex Sinaiticus" of the Greek Bible, brought from the convent of St. Catherine on Mount Sinai by Professor Tischendorf in 1859.

WHAT CONSTITUTES A DAY?

The word **day** is used in several different senses. A **solar, astronomical, or apparent day** is the interval between the time the sun's coming to the meridian and returning to it again. A **sidereal day** is the interval between the time of a star's coming to the meridian and again returning to it on the immediate subsequent night, or, in other words, is the time occupied by a revolution of the earth on its axis.

A day, in law, includes the whole 24 hours from midnight to midnight. In reckoning periods of time from a certain event, the day on which the event occurred is excluded. On the other hand, if it be required to prove survival for a certain number of days, it will suffice if the person be alive for any portion, however small, of the last day. While an obligation to pay on a certain day would therefore be theoretically discharged by payment before midnight, the law requires that reasonable hours be observed—for example, if the payment (as a bill) is at a bank or place of business, it must be within banking or business hours. Generally in the United States, a bill or note becoming due on a Sunday or a holiday, is payable on the first business day thereafter.

BUSINESS EFFICIENCY.

Webster's Definition of "Efficiency."—Noah Webster defined *efficiency* as "The power of producing the effect intended; active, competent power."

Nearly a hundred years have passed away since Webster wrote that definition, and during that period the gigantic development of American business has evolved a new meaning for the term, especially as applied to manufacture and trade.

Present Meaning of the Term Efficiency.—As applied to modern business, "efficiency" means "the power of securing the largest returns for the least expenditure."

It will be noticed that the modern definition differs from Webster's in the fact that it takes into consideration the *expenditure incurred* in "producing the effect intended."

Something More than Effectiveness.—It is evident from the foregoing modern definition that business efficiency is something more than effectiveness through system and celerity.

This "something more" has been well expressed as "getting the best results with the best methods under the best available conditions, and with the least loss or waste."

Three Cardinal Factors of Business Efficiency.—First, management; second, capital; third, economy.

I. MANAGEMENT.—

The successful management of any business undertaking primarily depends upon the qualifications of the man who is placed in control—the manager, or, in other words, upon the manager's capacity for executing the duties he is required to perform. In order to possess such capacity he must have been thoroughly trained in the particular kind of business that is to be engaged in, and his competency should be thoroughly tested before he is intrusted with the responsibility of management. This is essential because, in order to secure efficiency, every branch of the various departments of the business must be conducted under his active and vigilant supervision.

The manager must utilize to the best possible advantage the labor-saving devices of today, such as telephones, electric annunciators, call buttons, indicators and tabulating machines, pneumatic cash and bundle carriers, elevators, cash registers, calculating machines, filing cabinets, manifolding and mailing machines, motor delivery vehicles, etc.

Systematic and Supervising Management has grown more important and exceedingly more difficult with the rapid advance of business methods and the stupendous development of American trade and industries. Hence the primary importance of having a man in control who has both operating and executive ability, with a thorough knowledge of the most efficient modern equipments and methods, and capable of enforcing strict discipline. In fact, the efficiency of the entire business establishment depends primarily on his ability to properly supervise the conduct of the business.

Fifteen Essential Qualities of an Efficient Business Manager.—(1) Soundness—physical, mental, and moral; (2) generalship—judicious or skillful tactics of management; (3) concentration

—ability to focus one's entire mental activity upon the work in hand; (4) energy—intensity and forcefulness in spirit and conduct proportioned to the result desired; (5) confidence—firm trust or reliance on one's self and in the certainty of the success of his undertaking; (6) enthusiasm—ardent earnestness or zeal in the pursuit of one's object; (7) deliberation—calm and careful consideration before acting; (8) industry—constant and assiduous attention to business; (9) courage—that power of the mind which enables one to meet opposition and apparent defeat with intrepidity, calmness and firmness, and when convinced of having pursued the wrong course, admit his mistakes, about face and take a fresh start; (10) resourcefulness—the faculty of creating one's own opportunities, or doing the right thing in any contingency; fertile in resources; (11) perseverance—steadfastness in the pursuit of any purpose or enterprise in spite of discouragements; (12) circumspection—attentive consideration of all circumstances and conditions that may affect the desired result of a purposed course of conduct; (13) honesty—disposition to deal frankly and honorably; conscientious in the observance of obligations of honor; (14) reliability—disposition and ability to “make good”; (15) equitableness—the quality of being fair, just, impartial.

II. CAPITAL.—

It goes without saying that no business can be efficiently conducted without adequate capital—money, means, resources.

Capital is essential in order to ensure the necessary preparedness and equipment.

The Obtaining of Adequate Capital, however, is generally a matter of course where the enterprise is projected by or under the control of those who have established a character for reliability, competency and efficiency in the particular line of business to be engaged in.

III. ECONOMY.—

The third cardinal factor of efficiency is economy—the practical organization and operation of the business under the most favorable conditions and with the least loss or waste in achieving its purpose.

The Essential Requisites of Economy are: (1) The avoidance of waste and consequent loss by use of means and methods whereby savings can be effected and the standard of work improved without injury to the productive power of the business; (2) the securing of personal efficiency among all those employed in the business from highest to lowest through proper instruction and equipment and by making it the obvious interest of each to earnestly desire a better showing of the results of his work. Such a desire is usually effected through honest recognition of merit and the assurance of impartial advancement.

It is very important that the respective duties of every employee should be clearly defined, so that each may know exactly what is required of him.

A definite chain of responsibility from top to bottom is necessary.

Importance of Personal Efficiency.—That personal efficiency is

one of the most important sources of productiveness is coming to be recognized by the great industrial establishments. They demand the best results of their employees and are aware that this can be obtained only through equitable compensation, fair treatment, and proper environment and equipment.

Contentment Essential to Efficiency.—In order to have personal efficiency prevail in a business or industrial establishment every employee from highest to lowest should be a cheerful worker. A discontented employee must necessarily be inefficient, for his mind is fixed upon grievances when it should be concentrated on the business in hand.

The importance of securing the personal efficiency of workers in a great industrial establishment is well expressed in the following extract from a recently published article by Judge Elbert H. Gary, Chairman of the United States Steel Corporation: "For the building of the efficient organization, the first rule is that the heads of it observe the duties of the employer and the rights of the employees. Generous motives, fair principles and honest dealings are vastly more important as efficiency measures than the technical phases of skilled management and economical production. Next to the faith of the customer in the product, the faith of the employee in the employer becomes a vital factor in the efficiency plan of the concern. To create and preserve a kindly feeling among our workers by according them the proper treatment, equipment and environment has been perhaps our chief object and endeavor and rule for success."

Knowledge Essential to Efficiency.—The extent to which the workers of any business concern really know their business measures the extent to which that business may be really efficient. The well informed worker combines spontaneously those details of his work which make for increased speed and perfection, and a competent manager, being responsible for the economical conduct of the business, will see to it that such workers are preferred and that those who do not disclose a possibility of becoming efficient members of the force are replaced by others who show an aptitude for the work.

Standardizing a Business.—When the most efficient way of performing any task under the existing conditions is determined in any of the large mercantile or industrial establishments of today that "way" is adopted as a standard, and all employees engaged in such work are required to measure up to it.

Difficulty of Establishing Standards.—"To establish rational work standards for men," observes Harrison Emerson in *The Engineering Magazine*, "requires indeed motion and time studies of all operations, but it requires in addition all the skill of the planning manager, all the skill of the physician, of the humanitarian, of the physiologist; it requires infinite knowledge, directed, guided and restrained by hope, faith and compassion."

Ultimately, business efficiency is based on the sublime idea of the brotherhood of man, and he that best serves the interests of all who are concerned in the results of his work is the most efficient.

Explanation—Opposite any number of feet in the left hand column will be found the amount at any price given at the top. Thus: 88 feet at \$4.50 per cord=\$3.09.

Ft.	\$1.50	\$1.75	\$2.00	\$2.25	\$2.50	\$2.75	\$3.00	\$3.25	\$3.50	\$4.00	\$4.50	\$5.00	\$5.50	\$6.00
1	.01	.01	.01	.02	.02	.02	.02	.02	.02	.03	.03	.03	.04	.04
2	.02	.02	.03	.03	.04	.04	.05	.05	.05	.06	.07	.07	.08	.09
3	.03	.04	.04	.05	.06	.06	.07	.07	.08	.09	.10	.11	.12	.14
4	.05	.06	.06	.07	.08	.09	.09	.10	.10	.12	.14	.15	.17	.18
5	.06	.07	.08	.09	.10	.11	.12	.13	.13	.15	.17	.19	.21	.23
6	.07	.08	.09	.11	.12	.13	.14	.15	.16	.18	.21	.23	.25	.28
7	.08	.10	.11	.12	.14	.15	.16	.17	.19	.21	.24	.27	.30	.32
8	.09	.11	.12	.14	.16	.18	.19	.20	.21	.24	.28	.31	.34	.37
16	.19	.22	.25	.28	.31	.35	.37	.40	.43	.49	.56	.62	.68	.74
24	.28	.33	.37	.42	.47	.52	.56	.61	.65	.75	.84	.93	1.03	1.12
32	.38	.44	.50	.56	.63	.69	.75	.81	.87	1.00	1.12	1.25	1.37	1.50
40	.47	.55	.63	.70	.78	.86	.94	1.02	1.09	1.25	1.40	1.56	1.72	1.87
48	.56	.66	.75	.84	.94	1.03	1.12	1.22	1.31	1.50	1.68	1.87	2.06	2.25
56	.61	.77	.88	.98	1.09	1.20	1.31	1.42	1.53	1.75	1.96	2.18	2.40	2.62
64	.75	.88	1.00	1.13	1.25	1.38	1.50	1.62	1.75	2.00	2.25	2.50	2.75	3.00
72	.84	.98	1.13	1.27	1.41	1.55	1.69	1.83	1.96	2.25	2.53	2.81	3.09	3.37
80	.94	1.09	1.25	1.41	1.56	1.72	1.88	2.03	2.18	2.50	2.81	3.13	3.43	3.74
84	.98	1.15	1.31	1.48	1.64	1.81	1.97	2.13	2.29	2.62	2.95	3.28	3.60	3.94
88	1.03	1.20	1.38	1.55	1.72	1.89	2.06	2.23	2.40	2.75	3.09	3.43	3.78	4.12
92	1.08	1.26	1.44	1.62	1.80	1.98	2.15	2.33	2.51	2.87	3.23	3.59	3.95	4.30
96	1.13	1.31	1.50	1.69	1.88	2.06	2.25	2.44	2.62	3.00	3.37	3.75	4.12	4.49
104	1.22	1.42	1.63	1.88	2.03	2.23	2.44	2.64	2.84	3.25	3.65	4.05	4.47	4.78
112	1.31	1.53	1.75	1.97	2.19	2.41	2.62	2.84	3.06	3.50	3.93	4.38	4.80	5.24
120	1.41	1.64	1.88	2.11	2.34	2.58	2.81	3.05	3.28	3.75	4.21	4.68	5.15	5.62
128	1.50	1.75	2.00	2.25	2.50	2.75	3.00	3.25	3.50	4.00	4.50	5.00	5.50	6.00

Number of Cords in a Pile of Wood

A cord of wood is a pile 8 feet long, 4 feet wide and 4 feet high and contains 128 cubic feet.

Rule.—Multiply the length in feet by the width in feet and that result by the length in feet and divide the product by 128 and you have the number of cords.

Example.—How many cords in a pile of wood 4 feet wide, 7 feet high, 24 feet long?

Solution.— $4 \times 7 \times 24 = 672$ cubic feet. $672 \div 128 = 5\frac{1}{2}$ cords Ans

VALUABLE MISCELLANEOUS MATTER



RULES FOR MEASURING LAND AND TOWN LOTS

To find the number of acres in a rectangular piece of land



Fig. 1.

Rule.—Multiply the length in rods by the breadth in rods, and divide by 160.

TRIANGULAR PIECES

When the triangle is a right-angled triangle.



Fig. 2.

Rule.—Multiply the width by the length and divide by 2.

Example.—How many acres of land in a triangular field 60 rods long and 40 rods wide?

OPERATION

$$60 \times 40 \div 2 = 1,200 \text{ sq. rods.} \quad 1,200 \div 160 = 7\frac{1}{2} \text{ acres.}$$

WHERE THE TRIANGLE IS NOT A RIGHT ANGLED TRIANGLE



FIG. 3

If a triangle is without a right angle, a perpendicular has to be found.

Rule.—Multiply the base in rods by the perpendicular height in rods, and divide by 2, and you have the area in square rods.

Example.—How many acres in a triangular field whose base or side is 140, and its width (perpendicular height) is 60 rods?

OPERATION

$$140 \times 60 \div 2 = 4,200 \text{ sq. rods.}$$

$$4,200 \div 160 = 26\frac{1}{4} \text{ acres.} \quad \text{Ans.}$$

To find the area of a piece of land when only two of the opposite sides are parallel.

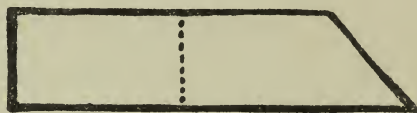


FIG. 4

Rule.—Add the two parallel sides together, and divide by 2, and you have the average length. Then multiply the width in rods by the length in rods and divide by 160, and you have the number of acres.

Example.—How many acres of land in a field, the two parallel sides of which are 80 and 120 rods long, and 50 rods wide?

OPERATION

$$80 + 120 \div 2 = 100 \text{ rods.}$$

$$100 \times 50 \div 160 = 31\frac{1}{4} \text{ acres.} \quad \text{Ans.}$$

To Lay Off Small Lots of Land

Farmers and gardeners often find it necessary to lay off small portions of land for the purpose of experimenting with different crops, fertilizers, etc. To such the following rules will be helpful:

One acre contains 160 sq. rods, or 4,840 sq. yards, or 43,560 sq. feet. To measure off one acre it will take $208\frac{1}{10}$ feet each way.

One-half acre it will take $147\frac{1}{2}$ feet each way. One-third acre it will take $120\frac{1}{2}$ feet each way. One-fourth acre it will take $104\frac{1}{2}$ feet each way. One-eighth acre it will take $73\frac{1}{2}$ feet each way.

To Measure Town Lots

Rule.—Multiply the length in feet by the width in feet and divide the result by 43,560 and you will have the fractional part of an acre in the lot.

Example.—What part of an acre is there in a lot 100 feet deep and 75 feet wide?

Solution.— $100 \times 75 = 7,500$ sq. feet.

$$\frac{7,500}{43,560} = \text{or about } 1\text{-}6 \text{ of an acre.}$$

To Find the Number of Acres in a Given Number of Square Rods

Rule.—Remove the decimal point two places to the left in the number of square rods, divide by 8 and multiply by 5, and you have the number of acres.

Example.—How many acres in a piece of land 80 rods long and 40 rods wide? $80 \times 40 = 3200$. 3200 with the point removed equals $32.00 \div 8 = 4 \times 5 = 20$ acres.

FOSTER'S LOG TABLE.

(For larger logs see table on page 407)

Ft. Log.	dia. 6	dia. 7	dia. 8	dia. 9	dia. 10	dia. 11	dia. 12	dia. 13	dia. 14	dia. 15	dia. 16	dia. 17	dia. 18	dia. 19	dia. 20	dia. 21	dia. 22
10	15	20	25	30	35	40	49	61	72	89	99	116	133	150	175	196	209
11	16	22	27	33	38	44	54	67	79	98	109	127	147	165	192	209	230
12	18	24	30	36	42	48	59	73	86	107	119	139	160	180	210	228	251
13	19	26	32	39	45	52	64	79	93	116	129	150	173	195	227	247	272
14	21	28	35	42	49	56	69	85	100	125	139	162	187	210	245	266	292
15	22	30	37	45	52	60	74	91	107	134	140	173	200	225	262	285	313
16	24	32	40	48	56	64	79	97	114	142	159	185	213	240	280	304	334
17	25	34	42	51	59	68	84	103	122	151	158	196	227	255	297	323	355
18	27	36	45	54	63	72	98	109	129	160	178	208	240	270	315	349	376
19	28	38	47	57	66	76	93	116	136	169	188	219	253	285	332	361	397
20	30	40	50	60	70	80	98	122	143	178	198	232	267	300	350	380	418
21	31	42	52	63	73	84	103	128	150	187	208	243	280	315	368	399	439
22	33	44	55	66	77	88	108	134	157	196	218	255	293	330	385	418	460
23	34	46	57	69	80	92	113	140	164	205	228	266	307	345	403	437	480
24	36	48	60	72	84	96	118	146	172	214	238	278	320	360	420	456	501
25	37	50	62	75	87	100	123	152	179	223	248	289	333	375	433	475	522

PARCEL POST SYSTEM OF THE UNITED STATES

The Parcel Post System was authorized by an Act of Congress, approved August 24, 1912, and became effective January 1, 1913. By this act all fourth-class matter is placed under newly established rules and is extended to embrace farm and factory products and all mailable matter not included by law in either the first, second or third-class not exceeding fifty pounds in weight, nor greater in size than seventy-two inches in length and girth combined. Extended to include books after March 16, 1914; also seeds, plants, etc.

Mailable Matter.—Nothing in form or kind that is likely to injure the person of any postal employee or damage the mail equipment or other mail matter, or which is of a character perishable within a period reasonably required for transportation and delivery.

Butter, lard and perishable articles, such as fish, fresh meats, dressed fowls, vegetables, fruits, berries, and articles of similar nature which decay quickly, when so packed or wrapped as to prevent damage to other mail matter, will be accepted for local delivery, that is, for delivery to be made in the same town as that in which the sender lives, or in its suburbs, reached by rural free delivery.

Butter, lard, or any admissible greasy or oily substance intended for delivery at offices beyond the first zone must be packed in accordance with regulations, which regulations can be learned by inquiry at any post office or postal station.

Vegetables and fruits which do not decay quickly will be accepted for mailing to any zone if packed so as to prevent damage to other mail matter.

Eggs will be accepted for local delivery when so packed in a basket or other container as to prevent damage to other mail matter, and will be accepted for mailing regardless of distance when each egg is wrapped separately and surrounded with excelsior, cotton, or other suitable material, and packed in a container made of double cor-

rugated pasteboard, metal, wood, or other suitable material in such manner as to place each egg on its end to prevent them from striking together or against the side or top of the container, with an outer cover of double corrugated pasteboard, metal, wood, or other suitable material, and wrapped so that nothing can escape from the package. All such parcels must be labeled "Eggs."

Preparation for mailing.—Manufacturers or dealers intending to transmit articles in considerable quantities should submit to the Postmaster for approval a specimen of parcel showing the manner of packing.

Parcels must be prepared for mailing in such manner that the contents can be easily examined. A parcel will not be accepted for mailing unless it bears the name and address of the sender preceded by the word "From."

What may be written on the wrapper.—In addition to the name and address of the sender, which is required, it is permissible to write or print on the covering of a parcel, or on a tag or address label attached to it, the occupation of the sender, and to indicate in a small space by means of marks, letters, numbers, names or other brief description, the character of the parcel, but ample space must be left on the address side for the full address in legible characters and for the necessary postage stamps. Inscriptions such as "Merry Christmas," "Please do not open until Christmas," "Happy New Year," "With best wishes," and the like, may be placed on the covering of the parcel in such manner as not to interfere with the address.

Must be open to inspection.—When any parcel offered for mailing is sealed or otherwise closed against inspection, or contains or bears writing not permissible, it is subject to postage at the first class rate and will be treated as first class matter. If such a parcel exceeds four pounds in weight it is unmailable.

Fragile articles, such as millinery, toys, musical instruments, etc., and articles consisting wholly or in part of glass, or contained in glass, must be securely packed and the parcel stamped or labeled "Fragile." Parcels containing perishable articles must be marked "Perishable."

Limit of Weight and Size.—If a parcel exceeds twenty pounds in weight or is greater in size than seventy-two inches in length and girth combined, it will be refused except for delivery in first or second zone, when weight may be fifty pounds.

Distinctive Stamps Not Required.—Ordinary postage stamps are now acceptable for parcels post postage and for insurance and C. O. D. fees, and parcel postage stamps are valid for all purposes for which ordinary postage stamps are valid.

C. O. D. Parcels.—Where postage is fully paid, the sender may have price and charges collected from payee for fee of ten cents in stamps affixed, provided amount collected does not exceed \$100, and such parcel may be insured to amount of \$50 without additional charge. C. O. D. parcels will be accepted for mailing only at a money-order office and when addressed to a money-order office.

Remailed and Forwarded Parcels.—If a parcel is re-mailed or forwarded, payment of additional postage at the same rate which would be chargeable if it were mailed originally at the forwarding office will be made. In such case the stamps will be affixed by the last postmaster to handle it.

Where Parcels Must Be Posted.—Parcels of fourth-class matter must not be dropped into mailing boxes but taken to the central post office or to one of the branch stations. This is to give the parcel post clerks an opportunity to ascertain that the parcel contains no unmailable matter and that it is properly packed and wrapped.

Rates of Postage.—On and after January 1, 1914, the limit of weight of parcels of fourth-class mail for delivery within the first and second zones shall be increased from 20 to 50 pounds. The rate of postage on parcels exceeding four ounces in weight shall be five cents for the first pound and one cent for each additional two pounds or fraction thereof when intended for local delivery, and five cents for the first pound and one cent for each additional pound or fraction thereof when intended for delivery at other offices within the first and second zones.

Parcels Weighing Four Ounces or Less are mailable at the rate of one cent for each ounce or fraction of an

ounce, regardless of distance. Parcels weighing more than four ounces are mailable at the pound rates shown in the following table, a fraction of a pound being considered a full pound.

The Parcel Post Map is divided into eight zones, each of which is divided into a number of "units of area" or quadrangles, each a half a degree of latitude by half a degree of longitude square. There are 5,803 units in the country. If mailing to a point within the local unit or within any of the eight units touching the sides of that unit, the rate is that specified per pound for the first zone.

If the destination of the package is outside this first zone, draw a circle with a radius of 150 miles from the center of the home unit and if the destination is inside this circle or within the extreme boundaries of any unit intersected by the circle the rate for the second zone applies. By the same procedure the location of post offices for parcel post purposes may be fixed in the third zone by extending the radius to 300 miles from the center of the home unit; for the fourth zone the radius is 600 miles; the fifth, 1,000 miles; the sixth, 1,400 miles; the seventh, 1,800 miles, and the eighth includes all outside the seventh zone.

Rates between U. S. and Territories and Possessions.—Parcel post rates between any point in the U. S. to any point in the Hawaiian Islands, the U. S. Postal Agency at Shanghai, and any point in Alaska, and between any points in Alaska, except for parcels weighing four ounces or less, on which the rate is one cent for each ounce or fraction thereof, are twelve cents for the first pound and twelve cents for each additional pound or fraction thereof. These rates also apply to parcels mailed in the U. S. for delivery in the canal zone, and to parcels between the Philippine Islands and any portion of the U. S., including the District of Columbia and the several Territories and Possessions.

Undelivered Parcels will be advertised either by publication or by posting a list in the post office and will be held for one month.

Insurance of Parcels.—A mailable parcel on which the

postage is fully prepaid may be insured against loss in an amount equivalent to its actual value, but not to exceed \$25.00, on payment of a fee of five cents, and in amount not to exceed \$50. on payment of fee of 10 cents in stamps to be affixed.

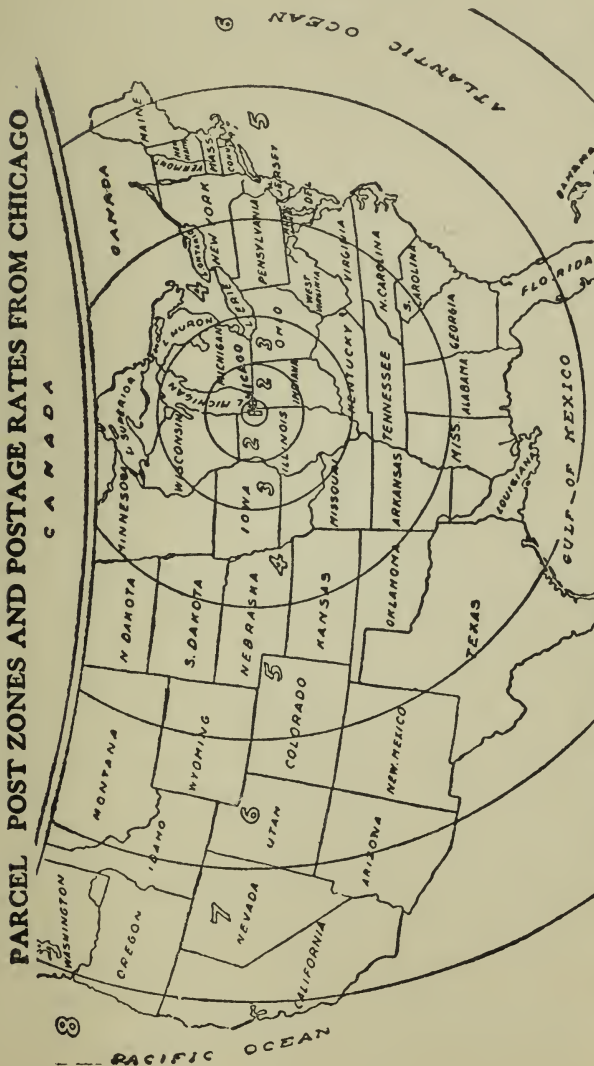


TABLE OF NEW PARCEL POST RATES, Effective from January 1, 1914.

ZONE	1 lb.	2 lb.	3 lb.	4 lb.	5 lb.	6 lb.	7 lb.	8 lb.	9 lb.	10 lb.	11 lb.	12 lb.	13 lb.	14 lb.	15 lb.	16 lb.	17 lb.	18 lb.	19 lb.	20 lb.
1st local rate	\$.05	\$.06	\$.06	\$.07	\$.07	\$.08	\$.08	\$.08	\$.09	\$.10	\$.10	\$.11	\$.11	\$.12	\$.12	\$.13	\$.13	\$.14	\$.14	\$.15
1st zone rate	.05	.06	.07	.08	.09	.10	.11	.12	.13	.14	.15	.16	.17	.18	.19	.20	.21	.22	.23	.24
2nd	.05	.06	.07	.08	.09	.10	.11	.12	.13	.14	.15	.16	.17	.18	.19	.20	.21	.22	.23	.24
3rd	.06	.08	.10	.12	.14	.16	.18	.20	.22	.24	.26	.28	.30	.32	.34	.36	.38	.40	.42	.44
4th	.07	.11	.15	.19	.23	.27	.31	.35	.39	.43	.47	.51	.55	.59	.63	.67	.71	.75	.79	.83
5th	.08	.14	.20	.26	.32	.38	.44	.50	.56	.62	.68	.74	.80	.86	.92	.98	1.04	1.10	1.16	1.22
6th	.09	.17	.25	.33	.41	.49	.57	.65	.73	.81	.89	.97	1.05	1.13	1.21	1.29	1.37	1.45	1.53	1.61
7th	.11	.21	.31	.41	.51	.61	.71	.81	.91	1.01	1.11	1.21	1.31	1.41	1.51	1.61	1.71	1.81	1.91	2.01
8th	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32	1.44	1.56	1.68	1.80	1.92	2.04	2.16	2.28	2.40

N. B. For rates on parcels weighing over 20 pounds see next page.

Registrations of Parcels.—Fourth class (parcel post) mail cannot be registered, but may be insured. Parcels addressed to foreign countries may be registered, but cannot be sent as insured parcels post mail.

NEW POSTAGE RATES AND LIMIT OF WEIGHT.

On and after January 1, 1914, the limit of weight for delivery within the first and second zones shall be 50 pounds; to all other zones 20 pounds.

Parcels weighing more than 4 ounces, up to and including 20 pounds, are available at the pound rates shown in the foregoing table.

For parcels weighing over 20 pounds, up to and including 50 pounds, for local rate* add 1 per cent for each additional 2 pounds.

For first and second zones add 1 cent for each additional 1 pound.

Books in the Parcel Post.—On and after March 1, 1914, books are available in the Parcels Post at the following rates: Books weighing 8 ounces or less 1 cent for each 2 ounces or fraction thereof. Books weighing in excess of 8 ounces are subject to regular zone rates.

*The rate of local delivery shall apply to all parcels mailed at a postoffice from which a rural route starts for delivery on such route, or mailed at any point on such route for delivery at any other point thereon or at the office from which the route starts, or on any rural route starting therefrom, and on all matter mailed at a city carrier office, or at any point within its delivery limits, for delivery by carriers from that office or at any office for local delivery.

HOW TO DRESS SHOP WINDOWS ATTRACTIVELY

The art of dressing shop windows attractively may appropriately be termed "auto-salesmanship," for by its means the retail merchant is enabled to display his wares to such an advantage that they sell themselves.

The shop window is an index to the store. It goes without saying that the object of window dressing is to attract attention. As the number of people who pass a store is largely in excess of those entering it, it is at once plainly evident that, like the index to a book, the windows afford the quickest means of getting an idea of the contents of the store by those who are not its regular patrons. Most people go upon the street with a purpose in view, which often may be the purchase of just such goods as you carry; to many such a handsomely

dressed window is an irresistible invitation to enter and inducement to buy.

The educational features of window dressing are admitted. In matters of taste it is the eye which must first be trained, for the sense of sight alone decides upon the fitness and harmony of material arrangements. It is not to be doubted that taste and ideas of appropriateness have been vastly improved by the efforts of shopkeepers. There are many matters that window dressing helps to decide, especially in regard to decorative effects, and from hints thus obtained many a home is made more comfortable and attractive.

Artistic show windows create a desire for the goods by so displaying them that their merits and beauties are chiefly conspicuous and their desirability at once apparent.

Things to be avoided.—In dressing a window avoid crowding; no matter how fine and desirable goods are, their merits will not show to advantage in a huddled medley. Another thing to avoid is incongruity. Because certain articles are pretty or useful, do not imagine their beauty or evident utility will be enhanced by throwing them together. Many things seem massy and weighty, while others of equal size, perhaps, appear light and airy. Don't put massive looking objects together unless you wish to secure an appearance of heaviness; don't mass light, fragile objects unless you want to deprive them of the quality of durability; don't put solid articles with fragile ones, as it only emphasizes the heaviness of the one and the frailty of the other.

Things to be observed.—Dress your window on an ascending scale as it were, putting two or three heavy articles as a foundation, and from that central idea work out a light and attractive theme. Have a keynote of color and stick to it. The rainbow is a thing of beauty as it spans the heavens with its prismatic arch, perfect alike in its symmetrical form and harmonious tints, as it lies against a background of gray, somber clouds; but don't fancy that rainbow colors are always desirable.

Begin right by selecting a nice material of effective color for the covering of your window floors and shelves. Do not think that this is an insignificant matter. Fine felt is nice, but shows up dust too easily. For a display of elegant goods, plush is infinitely more desirable. Silver looks best on royal blue because its beauty and brightness are intensified by a cool color; on the contrary, a rich shade of cardinal gives to glass just the roseate glow needed to soften its icy appearance. Gold, brass, gilt, the various bronzes, except silver and wood, look equally well on either color. Above all remember "that cleanliness is next to godliness," and in sparing the duster you may spoil many a sale. Handsome goods render neglect in this particular all the more noticeable, just as diamonds on a dirty hand make the grime, not the gems, more conspicuous. It may be aesthetic to let "the bloom of time" gather upon pretty knick knacks and artistic objects, but it would be very much wiser for dealers to pass that privilege to their customers than to exercise it themselves.

Prices should be attached.—As a general rule the prices of articles displayed in the show window should be attached to the goods, as this suggests to the observer that the prices as well as the desirability of the goods are presented as an inducement to buy. Some merchants omit to indicate the price in the belief that this will induce the possible purchaser to "inquire within." But this is a mistake. If the price is not given it conveys the impression that the dealer is afraid to disclose it for fear of discouraging the purchaser. The self-esteem of most shoppers is such that they fear to ask the price of an article displayed lest they be regarded as a "cheap skate" in case they don't buy, and, indeed, a would-be purchaser is often met by the humiliating remark from the salesman within: "Were you looking for something cheaper?" or, "We carry only first class goods." In this way many good prospective customers are turned adrift.

THE NEW FEDERAL INCOME TAX REQUIREMENTS

ESSENTIAL PROVISIONS OF THE LAW, RULINGS AND REGULATIONS.

In February, 1913, the following amendment to the Constitution of the United States was adopted through ratification by the necessary number of States:

ARTICLE XVI.

"The Congress shall have power to lay and collect taxes on income, from whatever source derived, without apportionment among the several States, and without regard to any census or enumeration."

In pursuance of the authority thus given Congress included an Income Tax provision in the new Revenue Act, approved October 3, 1913. The Act provides:

"That there shall be levied, assessed, collected, and paid annually upon the entire net income arising or accruing from all sources in the preceding calendar year to every citizen of the United States, whether residing at home or abroad, and to every person residing in the United States, though not a citizen thereof, a tax of one per centum per annum upon such income, except as hereinafter provided; and a like tax shall be assessed, levied, collected, and paid annually upon the entire net income from all property owned and of every business, trade, or profession carried on in the United States by persons residing elsewhere."

The law further provides that in addition to the aforesaid tax of one per cent.—styled the normal tax—there shall be "levied, assessed, and collected" an additional or supertax graduated on a scale upward on incomes from \$20,000 to incomes of \$500,000 or more. Thus, individuals who have an income over \$20,000 and not more than \$50,000, shall pay an additional tax of 1 per cent. on such amount; those having an income over \$50,000 and not over \$75,000 shall pay 2 per cent. additional tax; those having an income over \$75,000 and not over \$100,000 shall pay 3 per cent. additional tax; those having an income over \$100,000 and not over \$250,000 shall pay 4 per cent. additional tax; those having an income over \$250,000 and not over \$500,000 shall pay 5 per cent. addi-

tional tax, and all those having an income over \$500,000 shall pay an additional tax of 6 per cent.

Corporations Must Pay Normal Tax.—The law provides "That the normal tax hereinbefore imposed upon individuals likewise shall be levied, assessed, and paid annually upon the entire net income arising or accruing from all sources during the preceding calendar year to every corporation, joint-stock company or association, and every insurance company, organized in the United States, no matter how created or organized, not including partnerships; but if organized, authorized, or existing under the laws of any foreign country, then upon the amount of net income accruing from business transacted and capital invested within the United States." Labor, agricultural, and horticultural organizations, fraternal and beneficiary societies, domestic building and loan associations, cemetery companies, religious, charitable, scientific and educational associations, boards of trade and chambers of commerce not organized for profit, and civic leagues not organized for profit, are excepted from the provisions of the law.

Exemptions.—Although the law provides for a universal tax it makes certain exceptions. 1. It exempts from its provisions all personal incomes of less than \$3,000. A single person is allowed an exemption of \$3,000 and a married man living with his wife an exemption of \$4,000 from the aggregate income of both. 2. It exempts all income derived from interest on Government, State, or Municipal bonds. 3. It exempts the compensation of judges of U. S. Courts and of the officers and employes of a State or any political subdivision thereof.

Return, Who Must Make.—By a ruling of the Treasury Department, "if an individual has an income from any source other than dividends, the aggregate amount of which income, including dividends, is in excess of \$3,000, such individual is required to make a return, and for the purpose of the normal tax he will be permitted to include in his deductions such dividends as were received on the stock of the corporation subject to tax. Returns are required only from taxable persons.

Guardians, Trustees., etc., acting in any fiduciary capacity must make return of the net income of the persons for whom they act.

Persons or Companies Having Control of Another Person's Income.—All persons or companies in whatever capacity acting, having control, receipt, disposal or payment of fixed or determinable annual or periodical gains, profits and income of another person exceeding \$3,000 per annum must make return of same.

No return need be made if the income does not exceed \$3,000. If the income does not exceed \$20,000 no return need be made for income derived from dividends on the stock of a corporation paying the income tax.

Deductions at the Source.—In order to insure the collection of the normal tax in cases of income from salary, etc., the paying employer is made an involuntary collection agency for the Government and held responsible for the moneys found to be due as a tax. Thus, if a man receives a salary of \$10,000 a year his employer must deduct 1 per cent from such portion as exceeds the exemption limit, unless the employee takes repressive measures to prevent inquiring into his private affairs. In the case of a single man the exemption is \$3,000, and in the case of a married man living with his wife it is \$4,000; so the employer is required to withhold a tax of 1 per cent from either \$6,000 or \$7,000 of the \$10,000 salary, as the case may be.

Income Derived from Interest on Bonds, etc.—A deduction of 1 per cent, designated in the law as the "normal tax," is required to be deducted "at the source," that is, at the banks, trust companies, and other institutions through which bond coupons are ordinarily presented for payment, from all income accruing and payable to: (a) Every citizen of the United States, whether residing at home or abroad, and to (b) every person in the United States, though not a citizen thereof, which may be derived from interest upon bonds and mortgages, or deeds of trust, or other similar obligations, including equipment trust agreements and receivers' certificates of corporations, joint stock companies or associations and insurance companies, although such interest does not amount to \$3,000, excepting only the interest upon the obligations of the United States or its possessions, or a State or any political subdivision thereof.

The Term "Debtor," as used in the Treasury Regulations, is construed to cover all corporations, joint stock companies, or associations and insurance companies.

When Tax Shall Be Withheld by Debtor.—For the purpose of collecting this tax on all coupons and registered interest, originating, or payable, in the United States, the source shall be the debtor (or its paying agent in the United States), which shall deduct the tax when the same is to be withheld, and no other bank, trust company, banking firm, or individual taking coupons or interest orders for collection, or otherwise, shall withhold the tax thereon; provided, that all such coupons, or orders for registered interest, are accompanied by certificates of ownership signed by the owners of the bonds upon which the interest

matured. Provision is made, with certain exceptions, that whenever coupons or orders for registered interest are not accompanied by the ownership certificate the first bank, banking firm or other agency becomes "the source" and shall deduct any normal tax due.

The amount of this tax shall be paid to the Government and "the source" shall attach to the coupons or orders for registered interest its own certificate, giving among other particulars the name and address of the owner or person presenting the same or stating that the name or address is unknown. In the case of coupons, checks or bills of exchange representing interest or dividends due from foreign countries or foreign corporations and others not subject to the terms of the act, "the source" is declared to be the person, firm or corporation first receiving any such foreign item for collection or otherwise.

Bank Deposits.—Banks, bankers, trust companies, and other banking institutions are not required to withhold at the source the normal income tax of 1 per cent on the interest paid or accrued or accruing to depositors, whether on open accounts or on certificates of deposit; but all such interest must be included in his tax return by the person or persons entitled to receive such interest, whether on open account or on the certificate of deposit.

Where the tax has been withheld on part of the income "at the source," or where part of the income comes as dividends on stock of a corporation which is taxable under the corporation tax section of the law, the regulations set forth that such income shall be deducted from the individual's total income when computing the amount on which he is taxable.

Deductions Allowed.—The printed return blanks supplied by the Government state the deductions and exemptions allowed in computing income subject to the normal tax of 1 per cent to be as follows:

1. Dividends and net earnings received or accrued, of corporations, etc., subject to like tax.
2. Amount of income on which the normal tax has been deducted and withheld at the source.
3. Specific exemption of \$3,000 or \$4,000, as the case may be.

The blank form also gives the following "general deductions":

1. The amount of necessary expenses actually paid in carrying on business, but not including business expenses of partnerships, and not including personal, living, or family expenses.
2. All interest paid within the year on personal indebtedness of taxpayer.
3. All national, state, county, school and municipal taxes paid within the year (not including those assessed against local benefits).
4. Losses actually sustained during the year, incurred in trade

or arising from fires, storms, or shipwreck, and not compensated for by insurance or otherwise. 5. Debts due which have been actually ascertained to be worthless and which have been charged off within the year. 6. Amount representing a reasonable allowance for the exhaustion, wear and tear of property arising out of its use or employment in the business, not to exceed, in the case of mines, 5 per cent of the gross value at the mine of the output for the year for which the computation is made; but no deduction shall be made for any amount of expense of restoring property, or making good the exhaustion thereof, for which an allowance is or has been made.

Expenses for medical attendance, store accounts, family supplies, wages of domestic servants, cost of board, room, or house rent shall not be deducted from gross income, and individuals who own their own residences cannot deduct the estimated value of the rent.

The farmer is required to include in his net income all money from produce and animals sold for wool, and hides of slaughtered animals, provided they are sold. He may deduct the sums actually paid for the animals sold or slaughtered during the year, but the value of animals raised shall not be deducted as expenses or loss. He may deduct money paid as expenses for producing farm products, live stock, etc., and for repairs for the current year. The cost of tools or machinery is deductible, but not to exceed in value those replaced.

Persons receiving fees or emoluments for professional or other services must include all actual receipts for services during the year, together with all unpaid accounts, charges for service, or contingent income for the year, "if good and collectable."

Partnership Earnings.—Amounts due or accrued to individual members of a partnership from net earnings shall be included in the return of the individual, whether distributed or not.

United States Pensions must be included as income.

Cost of suits and other legal proceedings arising out of ordinary business may be treated as expense and deducted from gross income of a business.

Gross Amount of Income Must Be Set Forth.—Individuals required to make a return must set forth therein specifically "the gross amount of income from all separate sources, from the total thereof deducting the aggregate items of expenses or allowance authorized."

When Return Must Be Filed.—Return must be in the hands of the Collector of Internal Revenue in the district where the taxpayer resides or where he has his principal

place of business not later than March 1, failure to observe this time limit to be punished with fines ranging from \$20 to \$1,000.

Refusal or neglect to file returns, except in case of sickness or absence, will result in an addition of 50 per cent to the tax assessed.

Sickness Permits Extension.—An extension of 30 days from March 1, in case of sickness or absence, may be allowed by the proper collector, provided an application is made by the individual concerned.

False or Fraudulent Returns.—In case of false or fraudulent return 100 per cent will be added to the tax assessed, and any person required to make, sign, or verify such return who makes a false or fraudulent statement with intent to defeat or evade the tax, will be guilty of a misdemeanor and subject to a fine of not more than \$2,000 or imprisonment for one year or both such fine and imprisonment.

Returns must be accompanied by oath or affirmation.

When Assessments Must be Paid.—All assessments shall be made by the Commissioner of Internal Revenue and all persons shall be notified of the amount for which they are respectively liable on or before the first day of June of each successive year, and said assessment shall be paid on or before the thirtieth day of June.

Investors having a taxable income should consult their bankers as to the necessary steps to be taken in making their returns, as most of the banking firms, especially the investment bankers, have employed lawyers to make a special study of the new income tax law and regulations, and are ready to supply all required information relating thereto without charge to their patrons. Many of the banks will attend to the details of making the proper returns to the Government, executing certificates of ownership for the collection of coupons or registered interest, verifying the deductions "at the source," and the payment of the tax.

THE NEW BANKING AND CURRENCY SYSTEM

ESTABLISHED BY THE FEDERAL RESERVE ACT OF
DEC. 23, 1913.

The title of the Act providing for the new banking and currency system reads: "An Act to provide for the establishment of Federal reserve banks, to furnish an elastic

currency, to afford means of rediscounting commercial paper, to establish a more effective supervision of banking in the United States, and for other purposes."

Need and Purpose of the System Explained. — President Wilson, in his currency message which he read to the two Houses of Congress in joint session June 24, 1913, declared: "We must have a currency, not rigid as now, but readily, elastically responsive to sound credit, the expanding and contracting credits of every-day transactions, the normal ebb and flow of personal and corporate dealings. Our banking laws must mobilize reserves; must not permit the contraction anywhere in a few hands of the monetary resources of the country or their use for speculative purposes in such volume as to hinder or impede or stand in the way of other more legitimate, more fruitful uses. And the control of the system of banking and of issue which our new laws are to set up must be public, not private, must be vested in the Government itself, so that the banks may be the instruments, not the masters, of business and of industrial enterprise and initiative."

Commended by Investment Bankers. — At a meeting of the board of governors of the Investment Bankers' Association of America, held at Philadelphia in January, 1914, the following resolution commending the currency act and bespeaking its acceptance by the entire country, was adopted:

"Resolved, That the board of governors of the Investment Bankers' Association of America hereby congratulate the government and the people upon the passage of a currency bill which is, on the whole, calculated to restore confidence and prevent panics, at the same time introducing a certain elasticity into our currency which has always been lacking.

"We believe it to be the patriotic duty of every banker and citizen to co-operate with the government for the common good. We hereby pledge ourselves to use our best efforts in this direction.

"It is unnecessary to point out that the crux of the whole matter is the personnel of the National Reserve Board. High character, experience in business and banking should control in the appointments to the National Reserve Board if the new system is to command the confidence of the country."

MAIN FEATURES OF THE ACT.

Federal Reserve Districts. — The act provides that the Secretary of the Treasury, the Secretary of Agriculture and the Comptroller of the Currency, acting as the Reserve Board organization committee, shall designate not less than

eight nor more than twelve cities to be known as federal reserve cities, and shall divide the continental United States, excluding Alaska, into districts, each district to contain only one of such Federal reserve cities. (See page 146.)

National Banks Must Subscribe to Capital Stock.—When the organization committee shall have designated the cities in which Federal reserve banks are to be organized, and fixed the geographical limits of Federal reserve districts, every national banking association within that district shall be required within thirty days after notice from the organization committee to subscribe to the capital stock of such Federal reserve bank in a sum equal to six per centum of the paid-up capital stock and surplus of such bank.

Capital Required.—No Federal reserve bank shall commence business with a subscribed capital less than \$4,000,000.

Branch Offices.—Each Federal reserve bank shall establish branch banks within the Federal reserve district in which it is located and may do so in the district of any Federal reserve bank which may have been suspended. Such branches shall be operated by a board of directors under rules and regulations approved by the Federal reserve board. Directors of branch banks shall possess the same qualifications as the directors of the Federal reserve banks. Four of said directors shall be selected by the reserve bank and three by the Federal Reserve Board. The reserve bank shall designate one of the directors as manager.

Stock Issues.—The capital stock of each Federal reserve bank shall be divided into shares of \$100 each. The outstanding capital stock shall be increased from time to time as member banks increase their capital stock and surplus or as additional banks become members, and may be decreased as member banks reduce their capital stock or surplus or cease to be members. When a member bank increases its capital stock or surplus it shall thereupon subscribe for an additional amount of capital stock of the Federal reserve bank of its district equal to six per centum of the said increase.

State Banks as Members.—Any bank incorporated by special law of any State, or organized under the general laws of any State or the United States, may make application to the reserve bank organization committee, pending organization, and thereafter to the Federal Reserve Board for the right to subscribe to the stock of the Federal reserve bank organized or to be organized within the Federal reserve district where the applicant is located.

The organization committee or the Federal Reserve Board may permit the applying bank to become a stockholder in the Federal reserve bank of the district in which the applying bank is located.

Advantage to State Banks.—By becoming “member banks” the State banks become part of the general banking and currency scheme provided by the act, thus being placed in a better position to meet the demands of their patrons and the people of their locality for more adequate banking facilities.

A Federal Reserve Board is created by the act, consisting of seven members, including the Secretary of the Treasury and the Comptroller of the Currency, and five members appointed by the President of the United States, which board is to exercise general supervision over the Federal reserve banks.

Federal Advisory Council.—The act provides for a Federal advisory council, consisting of as many members as there are Federal reserve districts. The council shall have power, by itself or through its officers, (1) to confer directly with the Federal Reserve Board on general business conditions; (2) to make oral or written representations concerning matters within the jurisdiction of the board; (3) to call for information and to make recommendations in regard to discount rates, rediscount business, note issues, reserve conditions in the various districts, the purchase and sale of gold or securities by reserve banks, open-market operations by said banks, and the general affairs of the reserve banking system.

POWERS OF FEDERAL RESERVE BANKS.

To Receive Deposits.—Any Federal reserve bank may receive from any of its member banks, and from the United States, deposits of current funds in lawful money, national bank notes, Federal reserve notes or checks and drafts upon solvent member banks, payable upon presentation; or, solely for exchange purposes, may receive from other Federal reserve banks deposits of current funds in lawful money, national bank notes, or checks and drafts upon solvent member or other Federal reserve banks, payable upon presentation.

To Discount Notes, Drafts and Bills of Exchange.—Upon the indorsement of any of its member banks, with a waiver of demand, notice and protest by such bank, any Federal reserve bank may discount notes, drafts and bills of exchange arising out of actual commercial transactions; that

is, notes, drafts and bills of exchange issued or drawn for agricultural, industrial, or commercial purposes, or the proceeds of which have been used, or are to be used, for such purposes, the Federal Reserve Board to have the right to determine or define the character of the paper thus eligible for discount within the meaning of this act. Nothing in this act contained shall be construed to prohibit such notes, drafts, and bills of exchange, secured by staple agricultural products, or other goods, wares, or merchandise, from being eligible for such discount; but such definition shall not include notes, drafts, or bills covering merely investments or issued or drawn for the purpose of carrying or trading in stocks, bonds or other investment securities, except bonds and notes of the Government of the United States. Notes, drafts and bills admitted to discount under the terms of this paragraph must have a maturity at the time of discount of not more than ninety days: **Provided,** That notes, drafts, and bills drawn or issued for agricultural purposes or based on live stock and having a maturity not exceeding six months, may be discounted in an amount to be limited to a percentage of the capital of the Federal reserve bank, to be ascertained and fixed by the Federal Reserve Board.

To Discount Acceptances.—Any Federal reserve bank may discount acceptances which are based on the importation or exportation of goods and which have a maturity at time of discount of not more than three months, and indorsed by at least one member bank. The amount of acceptances so discounted shall at no time exceed one-half the paid-up capital stock and surplus of the bank for which the rediscounts are made.

The aggregate of such notes and bills bearing the signature or indorsement of any one person, company, firm or corporation rediscounted for any one bank shall at no time exceed ten per centum of the unimpaired capital and surplus of said bank; but this restriction shall not apply to the discount of bills of exchange drawn in good faith against actually existing values.

Any member bank may accept drafts or bills of exchange drawn upon it and growing out of transactions involving the importation or exportation of goods having not more than six months sight to run; but no bank shall accept such bills to an amount equal at any time in the aggregate to more than one-half its paid-up capital stock and surplus.

Open Market Operations.—Any Federal reserve bank may, under rules and regulations prescribed by the Federal Reserve Board, purchase and sell in the open market, at home or abroad, either from or to domestic or foreign banks, firms, corporations, or individuals, cable transfers

and bankers' acceptances and bills of exchange of the kinds and maturities by this act made eligible for rediscount, with or without the indorsement of a member bank.

Every Federal reserve bank shall have power:

(a) To deal in gold coin and bullion at home or abroad, to make loans thereon, exchange Federal reserve notes for gold, gold coin or gold certificates, and to contract for loans of gold coin or bullion, giving therefor, when necessary, acceptable security, including the hypothecation of United States bonds or other securities which Federal reserve banks are authorized to hold;

(b) To buy and sell, at home or abroad, bonds and notes of the United States, and bills, notes, revenue bonds, and warrants with a maturity from date of purchase of not exceeding six months, issued in anticipation of the receipt of assured revenues by any State, county, district, political subdivision or municipality in the continental United States, including irrigation, drainage and reclamation districts, such purchases to be made in accordance with rules and regulations prescribed by the Federal Reserve Board;

(c) To purchase from member banks and to sell, with or without its indorsement, bills of exchange arising out of commercial transactions, as hereinbefore defined;

(d) To establish from time to time, subject to review and determination of the Federal Reserve Board, rates of discount to be charged by the Federal Reserve bank for each class of paper, which shall be fixed with a view of accommodating commerce and business;

(e) To establish accounts with other Federal reserve banks for exchange purposes and, with the consent of the Federal Reserve Board, to open and maintain banking accounts in foreign countries, appoint correspondents and establish agencies in such countries wheresoever it may deem best for the purpose of purchasing, selling and collecting bills of exchange, and to buy and sell, with or without its indorsement, through such correspondents or agencies, bills of exchange arising out of actual commercial transactions which have not more than ninety days to run and which bear the signature of two or more responsible parties.

Government Deposits. —The moneys held in the general fund of the Treasury, except the five per centum fund for the redemption of outstanding national bank notes and the funds provided in this act for the redemption of Federal reserve notes, may, upon the direction of the Secretary of the Treasury, be deposited in Federal reserve banks,

which banks, when required by the Secretary of the Treasury, shall act as fiscal agents of the United States; and the revenues of the Government or any part thereof may be deposited in such banks, and disbursements may be made by checks drawn against such deposits.

Note Issues.—Federal reserve notes, to be issued at the discretion of the Federal Reserve Board for the purpose of making advances to Federal reserve banks through the Federal reserve agents as set forth in the act and for no other purpose, are hereby authorized. The said notes shall be obligations of the United States and shall be receivable by all national and member banks and Federal reserve banks and for all taxes, customs, and other public dues. They shall be redeemed in gold on demand at the Treasury Department of the United States, in the City of Washington, District of Columbia, or in gold or lawful money at any Federal reserve bank. Any Federal reserve bank may make application to the local Federal reserve agent for such amount of the Federal reserve notes hereinbefore provided for as it may require. Such application shall be accompanied with a tender to the local Federal reserve agent of collateral in amount equal to the sum of the Federal reserve notes thus applied for and issued pursuant to such application. The collateral security thus offered shall be notes and bills, accepted for rediscount under the provisions of section thirteen of this act, and the Federal reserve agent shall each day notify the Federal Reserve Board of all issues and withdrawals of Federal reserve notes to and by the Federal reserve bank to which he is accredited. The said Federal Reserve Board may at any time call upon a Federal reserve bank for additional security to protect the Federal reserve notes issued to it.

Gold Reserves.—Every Federal reserve bank shall maintain reserves in gold or lawful money of not less than thirty-five per centum against its deposits and reserves in gold of not less than forty per centum against its Federal reserve notes in actual circulation, and not offset by gold or lawful money deposited with the Federal reserve agent.

Refunding Bonds.—After two years from the passage of this act, and at any time during a period of twenty years thereafter, any member bank desiring to retire the whole or any part of its circulating notes, may file with the Treasurer of the United States an application to sell for its account, at par and accrued interest, United States bonds securing circulation to be retired.

Loans on Farm Lands.—Any national banking association not situated in a central reserve city may make loans secured by improved and unincumbered farm land, situ-

ated within its Federal reserve district, but no such loan shall be made for a longer time than five years, nor for an amount exceeding fifty per centum of the actual value of the property offered as security. Any such bank may make such loans in an aggregate sum equal to twenty-five per centum of its capital and surplus to one-third of its time deposits, and such banks may continue hereafter as heretofore to receive time deposits and to pay interest on the same.

The Federal Reserve Board shall have power from time to time to add to the list of cities in which national banks shall not be permitted to make loans secured upon real estate in the manner described in this section.

Bank Examinations.—The Comptroller of the Currency, with the approval of the Secretary of the Treasury, shall appoint examiners who shall examine every member bank at least twice in each calendar year and oftener if considered necessary: **Provided, however,** That the Federal Reserve Board may authorize examination by the State authorities to be accepted in the case of State banks and trust companies and may at any time direct the holding of a special examination of State banks or trust companies that are stockholders in any Federal reserve bank. The Federal Reserve Board shall, at least once each year, order an examination of each Federal reserve bank, and upon joint application of ten member banks the Federal Reserve Board shall order a special examination and report of the condition of any Federal reserve bank.

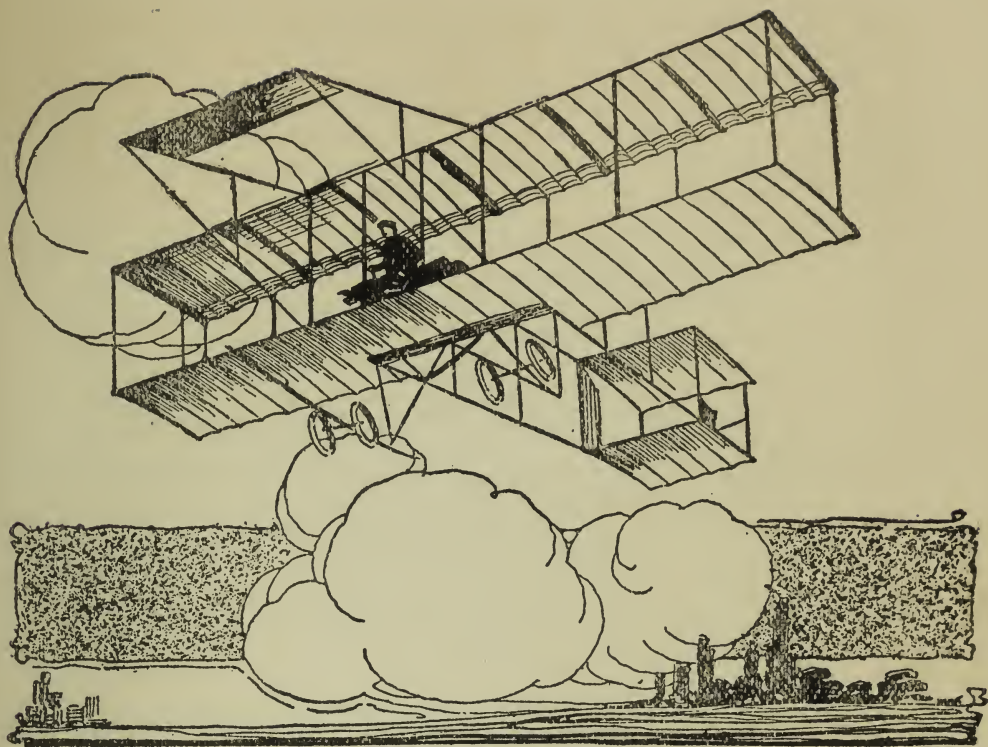
Prohibitions and Penalties.—No member bank or any officer, director or employee thereof shall hereafter make any loan or grant any gratuity to any bank examiner. Any bank officer, director or employee violating this provision shall be deemed guilty of a misdemeanor and shall be imprisoned not exceeding one year or fined not more than \$5,000, or both; and may be fined a further sum equal to the money so loaned or gratuity given. Any examiner accepting a loan or gratuity from any bank examined by him, or from an officer, director, or employee thereof, shall be deemed guilty of a misdemeanor and shall be imprisoned not exceeding one year or fined not more than \$5,000, or both; and may be fined a further sum equal to the money so loaned or gratuity given; and shall forever thereafter be disqualified from holding office as a national bank examiner. No national bank examiner shall perform any other service for compensation while holding such office for any bank or officer, director, or employee thereof.

Other than the usual salary or director's fee paid to any officer, director, or employee of a member bank and other than a reasonable fee paid by said bank to such officer, director, or employee for services rendered to such bank,

no officer, director, employee, or attorney of a member bank shall be a beneficiary of or receive, directly or indirectly, any fee, commission, gift, or other consideration for or in connection with any transaction or business of the bank. No examiner, public or private, shall disclose the names of borrowers or the collateral for loans of a member bank to other than the proper officers of such bank without first having obtained the express permission in writing from the Comptroller of the Currency or from the board of directors of such bank, except when ordered to do so by a court of competent jurisdiction, or by direction of the Congress of the United States, or of either House thereof, or any committee of Congress or of either House duly authorized. Any person violating this section shall be punished by a fine not exceeding \$5,000 or by imprisonment not exceeding one year, or both.

Stockholders Liable for Debts.—The stockholders of every national banking association shall be held individually responsible for all contracts, debts, and engagements of such association, each to the amount of his stock therein, at the par value thereof, in addition to the amount invested in such stock. The stockholders in any national banking association who shall have transferred their shares or registered the transfer thereof within sixty days next before the date of the failure of such association to meet its obligations, or with knowledge of such impending failure, shall be liable to the same extent as if they had made no such transfer, to the extent that the subsequent transferee fails to meet such liability; but this provision shall not be construed to affect in any way any recourse which such shareholders might otherwise have against those in whose names such shares are registered at the time of such failure.

Foreign Branches.—Any national banking association possessing a capital and surplus of \$1,000,000 or more may file application with the Federal Reserve Board, upon such conditions and under such regulations as may be prescribed by the said board, for the purpose of securing authority to establish branches in foreign countries or dependencies of the United States for the furtherance of the foreign commerce of the United States, and to act, if required to do so, as fiscal agents of the United States. Such application shall specify, in addition to the name and capital of the banking association filing it, the place or places where the banking operations proposed are to be carried on, and the amount of capital set aside for the conduct of its foreign business. The Federal Reserve Board shall have power to approve or reject such application if, in its judgment, the amount of capital proposed to be set aside for the conduct of foreign business is inadequate, or if for other reasons the granting of such application is deemed inexpedient.



BANK CHECKS FOR TRAVELERS

"THE PERFECT INTERNATIONAL EXCHANGE."

American tourists and visitors to foreign countries, and especially those who have experienced the inconvenience of having to carry their "ready money" in the form of letters of credit, postoffice orders, etc., requiring proof of the traveler's identity before payment, will appreciate the advantages afforded by the system of "Travelers' Checks" inaugurated by the American Bankers' Association.

Universally Available.—By agreement between the American Bankers' Association and thirty thousand banks and bankers throughout the world the "A. B. A." checks are accepted at face value in the United States, Canada, Great Britain, Ireland, Germany, France, Belgium, Switzerland, Italy, Norway, Sweden, Denmark, Austria-Hungary, Russia and Holland and in all other countries at current rates for London or New York exchange. Not only banks, but hotels, railroads, steamship companies, and sleeping car companies

throughout the world, accept these checks at face value. Stores and shops generally in all countries accept them in payment of purchases.

The United States Government accepts the "A. B. A." checks as payment for customs duties. This arrangement eliminates the necessity of procuring United States money abroad, or leaving baggage in bond while money is secured after landing.

Denominations.—The checks are issued in four denominations—\$10, \$20, \$50, and \$100. Each check has engraved on its face its value in United States money, and its fixed equivalent in the moneys of the different countries, so that travelers know just what their checks are worth in the different countries, and are therefore protected against making mistakes in computing foreign exchange and exorbitant commissions of money changers.

Self-identifying.—These checks dispense with delays and embarrassments in obtaining funds, because they are self-identifying, and those who deal with travelers know that it is safe to accept them. The holder's identity is established by comparison of counter-signature and signature, the checks being signed at the time of purchase and counter-signed in the presence of the person called upon to cash them.

Everybody is protected in cashing these checks, whether he knows the bank which issued them or not, because every check bears the acceptance of the agent of all the issuing banks, appointed by the American Banker's Association.

Where to Obtain Checks.—"A. B. A." checks are issued and sold by the principal banks of the United States and Canada.

Lost Checks.—Currency or coin, if lost or stolen, is seldom recovered; but the "A. B. A." checks, if lost or stolen, will be replaced (if the purchaser has not counter-signed the checks), after proper notice has been given by the purchaser, and arrangements made for the protection of the Bankers' Trust Company, New York City, on whom the checks are drawn.

Unused Checks.—Any "A. B. A." checks not used may be returned by the original purchaser, and will be redeemed at full face value at the bank where purchased, or at the Bankers Trust Company, New York.



NEW UNION RAILROAD STATION. KANSAS CITY, MISSOURI

EXPRESS COMPANY BUSINESS AS AFFECTED BY THE PARCELS POST

The reports of the express companies doing business in the United States made to the Interstate Commerce Commission on January 6, 1914, disclose the effect of the competition of the Parcels Post on the business of the companies.

Substantial Increase of Earnings.—It appears from these reports that the Parcels Post has not proved the staggering blow to the express business that it was expected to. Of the eleven express companies doing business in the United States, six show a substantial increase of earnings in spite of the competition. Of the five big companies two gained and three lost business. The Adams Company showed the largest increase, and Wells-Fargo the greatest decrease in revenue.

Changes in Three Months.—The reports made to the commission are for the business of July, August and Sep-

tember, 1913. The revenues of the companies for this period and the increases and decreases as compared with the identical period in 1912, which was before the establishment of the Parcels Post, follow:

		Increase.
Adams	\$ 8,678,527	\$213,997
Northern	960,116	22,697
Great Northern	957,276	4,737
Southern	8,299,112	9,573
Canadian	598,398	84,580
Canadian Northern	344,559	25,064
Wells-Fargo	8,198,711	*514,385
United States	5,271,372	*69,700
American	11,371,533	*66,184
Globe	222,920	*39,744
Western	231,115	*20,244

*Decreases.

Reduction of Rates.—Undoubtedly the competition would have made greater inroads upon the business of the express companies had not the latter generally reduced rates and changed their methods of operation so as to meet the demands of the public. To compete with the increase of limit in weight and the decrease in rates inaugurated in the Parcels Post, the express companies have been compelled to reduce their rates still further.

The New Express Rates.—Under the new rates adopted by the express companies in conformity with the order of the Interstate Commerce Commission, effective February 1, 1914, it costs less to send parcels weighing twenty pounds or under on long distance hauls than it does by Parcels Post. For instance, it costs only \$2.02 to send by express, insured, a parcel weighing 20 pounds from Chicago to San Francisco, while the rate by Parcels Post is \$2.40, unin-

sured and \$3.75 insured. The following table is illustrative of some of the differences between the new and old express rates:

Between CHICAGO and the following points	ALL EXPRESS INSURED					
	5 lbs.		10 lbs.		20 lbs.	
	New Rate	Old Rate	New Rate	Old Rate	New Rate	Old Rate
St. Louis	.26	.55	.32	.70	.44	.85
New York	.31	.60	.42	.75	.64	1.00
Dallas	.37	.75	.55	1.00	.90	1.30
Denver	.40	.75	.60	1.15	1.00	1.65
Butte	.52	.80	.83	1.25	1.47	2.00
San Francisco.	.65	.80	1.11	1.40	2.02	2.75

A Boon to Interior Merchants.—The competition between the express companies and the Parcels Post has placed the business of the interior merchants on an independent basis. Instead of having to order their supplies by the car load in order to save cost of shipment, they may now, under the low express and Parcels Post rates, do just as profitable business through small-lot orders, thus tying up much less money than they were required to do in the days of the car load orders.

CUSTOMS DUTIES AND FREE LIST

UNDER THE NEW TARIFF ACT OF OCT. 3, 1913.

Dutiable List.

N. E.—The amounts given in dollars and cents are specific and the percentages are ad valorem duties. The abbreviation of "n. s. p." means "not specially provided for." The list gives the existing tariff rates on articles in common use or of extensive importation.

SCHEDULE A—CHEMICALS, OILS AND PAINTS.

Acids: Boracic, $\frac{3}{4}$ c lb.; citric, 5c lb.; formic, $1\frac{1}{2}$ c lb.; gallic, 6c lb.; lactic and oxalic, $1\frac{1}{2}$ c lb.; pyrogallie, 12c lb.; salycilic, $2\frac{1}{2}$ c lb.; tannic, 5c lb.; tartaric, 1-3 $\frac{1}{2}$ c lb.; acids n. s. p., 15%.

- Albumen, dried egg, 3c lb.
Alkalies and compounds of n. s. p., 15%
Alumina and compounds, n. e. s., 15%.
Ammonia, carbonate and muriate, $\frac{3}{4}$ c lb.; liquid anhydrous, 2 $\frac{1}{2}$ c lb.; ammoniacal gas liquor, 10%.
Argols, crude, and calcium tartrate, crude, 5%; with more than 90 per cent of potassium bitartrate, cream of tartar, Rochelle salts, 2 $\frac{1}{2}$ c lb.
Balsams, natural and crude, 10%; advanced in value, 15%.
Barium, chloride of, $\frac{1}{4}$ c lb.; dioxide of, 1 $\frac{1}{2}$ c lb.; carbonate of, precipitated, 15%.
Blacking, all kinds, 15%.
Bleaching powder, chloride of lime, 1-10c lb.
Caffein, \$1 lb.; compounds of, 25%.
Calomel, corrosive sublimate, 15%.
Chalk, manufactured, 25%.
Chemical and medicinal compounds, 10c lb. and 20% to 40c lb. and 20%.
Chemical and medicinal compounds in individual packages of 2 $\frac{1}{2}$ lbs. or less, 20% to 25%.
Chloroform, 2c lb.
Coal of tar dyes, n. s. p., 30%.
Coal tar products, not dyes, n. s. p., 5% to 15%.
Cobalt, oxide of, 10c lb.
Collodion, 15%; compounds, 25% to 40%.
Drugs, natural materials for, advanced in value, 10%.
Ergot, 10c lb.
Ethers, 4c to 5c lb.; ethers n. s. p., 20%.
Extracts for dyeing, $\frac{3}{8}$ c lb.
Formaldehyde, 1c lb.
Fusel oil, $\frac{1}{4}$ c lb.
Gelatin, glue and glue size, 1c lb.; valued at above 10c lb., 15% to 25%.
Glycerin, crude, 1c lb.; refined, 2c lb.
Gums, crude, n. s. p., \$1 lb.; arabic, $\frac{1}{2}$ c lb.; camphor, crude, 1c lb.; camphor, refined, 5c lb.
Ink and ink powders, 15%.
Iodoform, 15c lb.
Leaves and roots, $\frac{1}{4}$ c to 10c lb.
Licorice, extracts of, 1c lb.
Lime, citrate of, 1c lb.
Magnesia, 1-10c to 3 1-3c lb.
Menthol, 50c lb.
Oils, fish, n. s. p., 3c gal.; whale, 5c gal.; sperm, 8c gal.; oils and greases, n. s. p., 15%.
Oils, expressed, castor, 12c gal.; flaxseed and linseed, 10c gal.; olive, 20c to 30c gal.; other expressed oils, n. s. p., 15%.
Oils, distilled and essential, 10% to 20% or 6c to 25c lb.
Opium, crude, \$3 to \$6 lb.; derivatives of, \$2 to \$3 oz.
Perfumery, cosmetics, dentrifices, if with alcohol, 40c lb. and 60%; without alcohol, 60%; perfumes, n. s. p., 20%.
Plasters, curative, 15%.

Pigments, 5% to 25%; lead, 25%; zinc oxide, 10% to 15%; varnishes, 10%; enamel paints, n. s. p., 20%.
 Potash, bicarbonate and chloride of, $\frac{1}{2}$ c lb.; chromate or bichromate of, 1c lb.; saltpeter, refined, \$7 ton.
 Soaps, perfumed, toilet, 30%; medicinal, 20%; castile and unperfumed, 10%; other, n. s. p., 10%.
 Soda, benzoate of, 5c lb.; alkalies and sulphites of, $\frac{1}{4}$ c lb.; sal soda, $\frac{1}{8}$ c lb.
 Sponges, 10%; bleached, 15%.
 Talcum, 15%.
 Vanillin, 10c oz.; vanilla beans, 30c lb.

SCHEDULE B—EARTHS, EARTHENWARE AND GLASSWARE

Brick, 10%; glazed, decorated, 15%.
 Cement, 10%.
 Tiles, $1\frac{1}{2}$ c to 5c sq. ft.; 20% to 30%.
 Lime, 5%.
 Gypsum, 10%.
 Pumice stone, unmanufactured, 5%; manufactured, $\frac{1}{4}$ c lb. or 25%.
 Clays or earths, unmanufactured, n. s. p., 50c ton; manufactured, \$1 to \$1.50 ton.
 Mica, unmanufactured, 4c lb. to 25%; manufactured, 30%.
 Earthenware, common, not ornamented, 15%; ornamented, 20% to 30%.
 Earthenware of nonvitrified absorbent body, 35% to 40%.
 China and porcelain wares, 50% to 55%.
 Gas retorts, 10%.
 Glass bottles, 30% to 45%.
 Glass, window, $\frac{3}{8}$ c to 2c lb.; cylinder and crown, 3c to 10c sq. ft.; cast plate, 6c to 12c sq. ft. and 4% additional if ground, frosted, etc.
 Spectacles, 35%.
 Lenses, 25%.
 Opera glasses, optical instruments, n. s. p., 35%.
 Telescopes, microscopes, photographic lenses, 25%.
 Mirrors, stained glass windows, manufactures of glass n. s. p., 30%.
 Marble, breccia, onyx, rough, 50c cu. ft.; dressed, 75c cu. ft.; paving tiles of, 6c to 10c superficial ft.; mosaic cubes, 20% to 35%.
 Marble, breccia, onyx, alabaster, jet, manufactured into monuments, vases, etc., 45%.
 Stone, building, manufactured, 25%; unmanufactured, 3c cu. ft.
 Grindstones, \$1.50 ton.
 Slates n. s. p., 10%.

SCHEDULE C—METALS AND MANUFACTURES OF.

Chrome metal and other alloys used in manufacture of steel n. s. p., 15%.
 Bar and other rolled or hammered iron n. s. p., 5%.
 Beams, girders and other structural iron and steel, 10%.
 Boiler or other plate of iron and steel n. s. p., 12%.
 Iron and steel anchors, 12%; antifriction balls, 35%.
 Hoop, band or scroll iron or steel n. s. p.; barrel hoops of iron and steel, 10%.

- Railway fishplates and splice bars, 10%.
- Iron or steel sheets with other metals imposed thereon, tin plates, terne plates, 15%.
- Steel bars, mill shafting, castings, not containing alloys, 15%.
- Rivet, screw, fence, nail and other iron or steel wire rods, 10%.
- Round iron or steel wire, 15%; wire rope, 30%.
- Anvils, 15%.
- Automobiles valued at \$2,000 or more, 45%; under \$2,000, 30%; parts, 30%.
- Bicycles, motorcycles, and parts, 25%.
- Axles of iron and steel, 10%.
- Blacksmiths' hammers and other tools of iron and steel, 10%.
- Nuts and washers, 5% to 30%.
- Cast iron pipe, 10%.
- Chains n. s. p., 20%; sprocket and machine, 25%.
- Iron and steel tubing n. s. p., 20%.
- Knives, razors, etc., with folding blades, 35% to 55%.
- Knives, table, etc., with fixed blades, and without handles, 25%; with handles, 30%.
- Files and rasps, 25%.
- Muskets and rifles, muzzle loading, 15%; breech-loading guns, 35%.
- Needles, 20%.
- Fishhooks and fishing tackle, except lines and nets, 30%.
- Steel plates for engraving, stereotype plates, electrotypes plates, 15%; lithographic plates of stone, 25%.
- Saws, 12%.
- Screws, 25%.
- Umbrella ribs, 35%.
- Wheels, railway, 20%.
- Aluminum, crude, 2c lb.; in plates, bars, rods, 3½c lb.
- Antimony, 10% to 25%.
- Argentine, German silver, unmanufactured, 15%.
- Bronze, 25%.
- Copper, 5%.
- Gold leaf, 35%.
- Silver Leaf, 30%.
- Tinsel wire, 6% to 40%.
- Buckles, metal, 15%.
- Lead-bearing ores, ¾c lb. on lead therein.
- Lead dross, bullion, in pigs and bars, 25% on lead therein.
- Metallic mineral substances n. s. p., 10%.
- Nickel, 10%; in sheets or strips, 20%.
- Pens, metallic, n. s. p., 8c gross.
- Penholders, gold pens, combination penholders, 25%.
- Pins, metal, not jewelry, 20%.
- Type and type metal, 15%.
- Watches and clocks, 30%.
- Zinc-bearing ores, 10% on zinc therein; in blocks, pigs or sheets, 15%.

Steam engines, locomotives, printing presses, machine tools, 15%; lace-making machines, 25%.
Articles of gold, silver and platinum, n. s. p., 50%; of iron, steel, lead, copper, brass, nickel, pewter, zinc or aluminum, n. s. p., 20%.

SCHEDULE D—WOOD AND MANUFACTURES OF.

Brier, ivy or laurel root, unmanufactured, 10%.
Cedar, lignum-vitæ, ebony, box, mahogany, rosewood, satin-wood, in boards and planks, 10%; veneers of wood, 15%.
Paving posts, railroad ties, telegraph poles, 10%.
Casks, barrels, packing boxes, 15%.
Boxes for fruit, 15%.
Chair cane or reeds, 10%; manufactures of osier or willow, 25%.
Toothpicks, 25%.
Blinds, screens of wood, bamboo, 20%; if dyed or ornamented, 25%.
Furniture of wood, manufactures of wood, n. s. p., 15%.

SCHEDULE E—SUGAR, MOLASSES, AND MANUFACTURES OF.

Sugars, sirups and concentrated molasses testing not above 75 degrees, 71-100c lb.; for every additional degree, 26-1000c lb.; molasses not above 40 degrees, 15%; testing above 40 degrees, 2¼c to 4½c gal. (Old duties prevail until March 1, 1914, and after May 1, 1916, sugar and molasses will be free.)
Maple sugar and sirup, 3c lb.; glucose or grape sugar, 1½c lb.; sugar cane in natural state, 15%; after May 1, 1916, these articles will be free.
Saccharin, 65c lb.
Sugar candy and confectionery n. s. p., valued at 15c lb. or less, 2c lb.; valued at more than 15c lb., 25%.

SCHEDULE F—TOBACCO AND MANUFACTURES OF.

Wrapper tobacco, leaf tobacco, unstemmed, \$1.85 lb.; stemmed, \$2.50 lb.
All other tobacco n. s. p., 55c lb.; scrap tobacco, 35c lb.
Snuff, 55c lb.
Cigars and cigarettes, \$4.50 lb. and 25%.

SCHEDULE G—AGRICULTURAL PRODUCTS AND PROVISIONS.

Horses and mules, 10%.
Live animals n. s. p., 10%.
Barley, 15c bu.; barley malt, 25c bu.; pearled or hulled, 1c lb.
Macaroni, vermicelli, 1c lb.
Oats, 6c lb.; oatmeal, 30c 100 lbs.
Rice, cleaned, 1c lb.; uncleaned, ⅝c lb.
Biscuits and cakes containing confectionery or nuts, 25%.
Butter and butter substitutes, 2½c lb.
Cheese, 20%.
Beans and lentils n. s. p., 25c bu.
Beets, 5%.
Beans, peas, in tins, jars, etc., 1c lb.

Vegetables, prepared, 25%; in natural state, n. s. p., 15%.
 Pickles, n. s. p., 25%.
 Cider, 2c gal.
 Eggs, preserved, 2c lb.; dried, 10c lb.
 Hay, \$2 ton.
 Honey, 10c gal.
 Hops, 16c lb.
 Garlic, 1c lb.
 Onions, 20c bu.
 Peas, green or dried, in bulk, 10c bu.; split peas, 20c bu.; peas in packages, 1-3c lb.
 Orchids, palms, azalea indica, cut flowers, 25%; other flowers, \$1 to \$10 per 1,000.
 Fruit plants, \$1 per 1,000; rose plants, 4c each; nursery and greenhouse stock, n. s. p., 15%.
 Seeds: Castor, 15c bu.; oil seeds, n. s. p., 20c bu.; poppy, 15c lb.; canary seed, $\frac{1}{2}$ c lb.; caraway, 1c lb.; anise, 2c lb.; carrot, parsley, parsnip, radish, turnip, rutabaga, 3c lb.; other seeds, 5c to 6c lb.
 Straw, 50c ton.
 Fish packed in oil, 25%; in tin packages, 15%.
 Apples, peaches, quinces, cherries, plums and pears, 10c bu.; berries, edible, in natural condition, $\frac{1}{2}$ c qt.; cranberries, 10%; dried or prepared fruits, n. s. p., 1c lb.
 Figs, 2c lb.; plums, prunes, 1c lb.; raisins, 2c lb.; dates, 1c lb.; currants, $1\frac{1}{2}$ c lb.; olives, 15c gal.
 Grapes in barrels, 25c cu. ft.
 Lemons, limes, oranges in packages of $1\frac{1}{4}$ cu. ft. or less, 18c per package; in larger packages up to 5 cu. ft., 35c to 70c per package; in packages exceeding 5 cu. ft. or in bulk, $\frac{1}{2}$ c lb.
 Pineapples in packages, 6c cu. ft. of package; in bulk, \$5 per 1,000.
 Almonds, not shelled, 3c lb.; shelled, 4c lb.
 Filberts, walnuts, not shelled, 2c lb.; shelled, 4c lb.
 Peanuts, unshelled, $\frac{3}{8}$ c lb.; shelled, $\frac{3}{4}$ c lb.
 Nuts, n. s. p., 1c lb.
 Venison, game, $1\frac{1}{2}$ c lb.; game birds, dressed, 30%.
 Poultry, live, 1c lb.; dead, 2c lb.
 Chicory root, unground, 1c lb.; ground, 2c lb.
 Chocolate and cocoa, unsweetened, n. s. p., 8%; sweetened, n. s. p., valued at 20c lb. or less, 2c lb.; at more than 20c lb., 25%.
 Cocoa butter, $3\frac{1}{2}$ c lb.
 Dandelion root, substitutes for coffee, 2c lb.
 Starch, potato, 1c lb.; other starch, $\frac{1}{2}$ c lb.
 Spices, unground, 1c to 18c lb.; ground, 20% additional.
 Vinegar, 4c gal.

SCHEDULE H—SPIRITS, WINES AND OTHER BEVERAGES.

Brandy and other distilled spirits, \$2.60 proof gal.
 Cordials, liqueurs, bitters, etc., containing spirits, \$2.60 proof gal.
 Bay rum, \$1.75 gal.

Champagne in bottles of more than 1 pint to 1 quart, \$9.60 doz.; of more than $\frac{1}{2}$ pint to 1 pint, \$4.80 doz.; $\frac{1}{2}$ pint or less, \$2.40 doz.; more than 1 quart, in addition to \$9.60 doz. bottles, on excess quantity above 1 quart at rate of \$3 gal.

Still wines, 45c to 60c gal. or \$1.85 per case.

Ale, porter, stout, beer, in bottles or jugs, 45c gal.; not in bottles or jugs, 23c gal.

Malt extract, fluid, in casks, 23c gal.; in bottles or jugs, 45c gal.; solid, 45%.

Fruit juices, 70c to 80c gal. and in addition \$2.07 proof gal. on alcohol.

Ginger ale or beer, lemonade, soda water, containing no alcohol, 12c to 28c doz. bottles, according to size.

Mineral waters, 10c to 20c doz. bottles, according to size; in bottles of more than 1 quart, 18c gal.; in bulk, 8c gal.

SCHEDULE I—COTTON MANUFACTURES.

Cotton thread, yarn, warps, not combed, bleached, dyed, mercerized or colored, 5% to 27 $\frac{1}{2}$ %, according to number.

Spool thread of cotton, crochet, darning and embroidery cotton, 15%.

Cotton cloth, not bleached, dyed, printed, figured or mercerized, 7 $\frac{1}{2}$ % to 30%, according to number.

Cloth of cotton and silk, 30%; waterproof cloth of cotton, 25%.

Cotton handkerchiefs, not hemmed, n. s. p., 25%; hemmed, 30%.

Cotton clothing, ready made, 30%.

Plushes, velvets, chiefly of cotton, 40%.

Curtains and other articles of cotton chenille, 35%.

Stockings, hose, of cotton, made on knitting machines, n. s. p., 20%.

Stockings, hose, of cotton, made on machines or knit by hand, valued at not more than 70c per doz. pair, 30%; valued at more than 70c and not more than \$1.20, 40%; valued at more than \$1.20, 50%.

Cotton gloves, 35%.

Cotton underwear, 30%.

Cotton bandings, belts, cords, suspenders, 25%.

Cotton table damask, 25%.

Cotton towels, blankets, 25%.

Cotton lace window curtains, 35% to 45%.

Cotton cloth, n. s. p., 30%.

SCHEDULE J—FLAX, HEMP AND JUTE AND MANUFACTURES OF.

Single yarns of jute, 15% to 20%.

Cables of istle, manila, etc., 1c lb.

Threads of flax, hemp or ramie, 20% to 25%.

Single yarns of flax, hemp or ramie, 10% to 20%.

Gill nettings, nets and seines of flax, hemp or ramie, 25%.

Floor mattings of straw, 2 $\frac{1}{2}$ c sq. yd.

Carpets, mats, rugs of flax, hemp, jute, 30%.

Tapes of flax, 20%.

Linoleum, 20% to 35%.

Linen shirt collars and cuffs, 30%.

Wearing apparel of flax, hemp or ramie, 40%.

Articles of flax, hemp or ramie, n. s. p., 40%.
 Handkerchiefs of flax, hemp or ramie, 35% to 40%.
 Plain woven fabrics of flax, hemp or ramie, n. s. p., 30%.
 Istle or tampico, dressed, dyed and combed, 20%.

SCHEDULE K—WOOL AND MANUFACTURES OF.

Combed wool or tops advanced beyond scoured condition, n. s. p., 8%.
 Yarns of wool, 18%.
 Woolen cloth, 35%; cloth of cattle or horse hair, 25%; plushes, velvets, etc., of wool, 40%; stockings, hose, made on knitting machines, all wool, 20%; stockings selvedged, fashioned or shaped by machine or by hand, valued at not more than \$1.20 per doz. pairs, 30%; valued at more than \$1.20, 40%.
 Blankets and flannels of wool, 25% to 30%.
 Women's and children's dress goods of wool, n. s. p., 35%.
 Clothing, ready made, including shawls, of wool, 35%.
 Webbing, suspenders, beltings, cords, etc., of wool, 35%.
 Aubusson, Axminster, moquette and chenille carpets, 35%.
 Saxony, Wilton and Tournay velvet carpets, 30%.
 Brussels carpets, 25%.
 Tapestry Brussels carpets, 20%.
 Treble ingrain, three-ply carpets, 20%.
 Carpets and rugs woven whole for rooms, 50%.
 Hair of Angora, goat, alpaca, 15%; tops of, 20%; yarns of, 25%; cloth of, 40%; plushes and velvets of, 45%.

SCHEDULE L—SILKS AND SILK GOODS.

Carded or combed silk, 20c lb.
 Spun silk or schappe silk yarn, 35%.
 Velvets, plushes, chenilles of silk, 50%.
 Silk handkerchiefs and mufflers, 40% to 50%.
 Ribbons, etc., of silk, 45%.
 Clothing of silk, 50%.
 Woven fabrics of silk, n. s. p., 45%.
 Artificial or imitation silk fabrics and articles, 35% to 60%.

SCHEDULE M—PAPERS AND BOOKS.

Sheathing paper, roofing felt, paper-box board, 5%.
 Printing paper, japan paper, suitable for books and newspapers but not for covers or bindings, n. s. p., valued above 2½c lb., 12%; in the case of imports from countries charging an export duty or export license fee on printing paper or wood pulp an additional duty equal to the highest export duty or export charge shall be imposed.
 Copying paper, tissue paper, filtering paper, 30%.
 Paper with surface coated in any way, 25% to 40%.
 Lithographed pictures, cards, booklets, 15c to 60c lb.
 Writing paper, 25%.
 Paper envelopes, 15%.

Books of all kinds, bound or unbound, including blank books, engravings, photographs, etchings, maps, charts, music in books or sheets, 15%.

Albums, 25%.

Playing cards, 60%.

Postcards, not including American views, printed except by lithographic process, 25%.

SCHEDULE N—SUNDRIES.

Beads, 35%.

Braids, ramie hat, 40%.

Braids of straw, grass, willow, etc., suitable for ornamenting hats, not trimmed, 15% to 25%; trimmed, 40%.

Brooms, 15%; brushes and feather dusters, 25%.

Bristles, sorted, 7c lb.

Buttons, 15% to 40%.

Cork and articles of, 12c to 15c lb.; cork paper, 35%; manufactures of cork, n. s. p., 30%.

Dice, dominoes, chessmen, billiard balls, etc., of ivory, bone or other materials, 50%.

Dolls, marbles and toys not of china, porcelain, earthen or stone ware, 35%.

Emery, 1c lb.; emery wheels, 20%.

Firecrackers, 6c lb.; fireworks, 10c lb.

Matches, 3c per gross of 144 boxes; not in boxes, $\frac{3}{8}$ c per 1,000 matches; wax matches, tapers, 25%; white phosphorus matches not admitted.

Percussion caps, cartridges, 15%; blasting caps, \$1 per 1,000; mining fuses, 15%.

Feathers, crude, 20%; dressed, 40%; suitable for millinery, 60%; importation of aigrettes, egret plumes, osprey plumes or feathers, heads, wings, tails and skins of wild birds, except for scientific purposes, forbidden.

Furs dressed on the skin, 30%; manufactures of furs, 40%.

Fans, except common palm-leaf, 50%.

Gun wads, 10%.

Hair, human, raw, 10%; drawn, 20%; manufactures of, n. s. p., 35%.

Hair for mattresses, 10%.

Hair cloth or crinoline, 6c sq. yd.; hats of fur, 45%.

Jewelry, valued at above 20c per doz. pieces, 60%.

Diamonds and precious stones in the rough, not set, 10%; cut but not set, 20%.

Laces, n. s. p., 60%.

Chamois skins, 15

Leather, manufactures of, 30%.

Gloves, leather, \$1 to \$2.50 doz. pairs.

Manufactures of amber, asbestos or wax, 10% to 20%.

Manufactures of india rubber, 15%; of palm leaf, 15%; of bone and horn, 20%; of grass straw and weeds, 25%; combs of horn, 25%.

Ivory tusks in natural state, 20%; manufactures of ivory, 35%; manufactures of shell, 25%.

Matting of cocoa fiber or rattan, 5c sq. ft.
Moss and sea grass, manufactured or dyed, 10%.
Musical instruments and parts of, 35%.
Phonographs, graphophones, 25%.
Works of art, n. s. p., 15%.
Pencils of wood, lead pencils, 36c gross; slate pencils, 25%.
Pencil leads, 10%.
Photographic cameras and dry plates, n. s. p., 15%; moving picture film, exposed but not developed, 2c ft.; exposed and developed, 3c ft.; film subject to censorship.
Clay pipes, 25%; other pipes and all smokers' articles, 50%; meerscham, 20%.
Hatters' plush, 10%.
Umbrellas, 35%; sticks for umbrellas, walking canes, 30%.

ON THE FREE LIST

Acids: Acetic, carbolic, muriatic, nitric, phosphoric, sulphuric.
Agricultural implements.
Alcohol, methyl or wood.
Alizarin.
Ammonia, sulphate, perchlorate, nitrate of.
Antimony ore.
Animals, pure bred, for breeding.
Antitoxins, vaccine, virus, serums.
Arsenic.
Art works—See works of art.
Asbestos, unmanufactured.
Asphaltum and limestone rock asphalt.
Bagging for cotton.
Balm of Gilead.
Barks (quinine).
Beeswax.
Bibles.
Binding twine.
Bismuth.
Bitumen.
Bolting cloths for milling purposes only.
Bones, crude.
Books, printed more than twenty years.
Books in foreign languages.
Books for blind.
Boots and shoes, leather.
Borax.
Brass for remanufacture.
Bristles, crude.
Broom corn.
Buckwheat and buckwheat flour.
Bullion, gold or silver.
Cash registers.
Castor or castoreum.
Cement.
Chalk, crude.
Charcoal.
Charts, printed more than twenty years.
Chromate of iron.
Coal, coal tar.
Cobalt.
Cochineal.
Coffee.
Coins.

Coke.
Copper ore.
Coral, unmanufactured.
Cork wood or bark, unmanufactured.
Corn or maize, corn meal.
Cotton and cotton waste or flocks.
Curling stones.
Cream separators.
Curry and curry powder.
Dandelion roots, unground.
Dragon's blood.
Drugs, crude materials for and nonalcoholic, uncompounded,
n. s. p.
Eggs.
Emery ore and corundum.
Engravings and etchings more than twenty years old.
Fans, palm leaf.
Fish, fresh water, fish, n. s. p.
Flax straw.
Flint, flint stones, unground.
Fossils.
Fruits or berries, green, ripe or dried, n. s. p.
Fulminates.
Furs, undressed.
Gloves, leather, of horsehide, pigsskin and cattle hides, except
calfskin.
Grasses and fibers, unmanufactured, n. s. p.
Grease for soap making, n. s. p.
Guano, manures.
Gunpowder for mining, blasting and artillery purposes.
Gutta percha, crude.
Hair of animals, unmanufactured, n. s. p.
Hemp.
Hide cuttings, raw.
Hide rope.
Hides of cattle.
Hones and whetstones.
Hoop iron or steel, for baling cotton.
Ice.
India rubber, crude.
Indigo, indigo dyes.
Iodine, crude.
Ipecac.
Iron ore, pig iron, spiegeleisen, wrought iron, ferro man-
ganese; iron in slabs, blooms, n. s. p.
Jalap.
Jet, unmanufactured.
Lard.
Leather, n. s. p.
Lemon juice.
Linotype machines.
Lithographic prints more than twenty years old.
Lithographic stones.
Manuscripts.
Maps more than twenty years old.
Meats: Fresh beef, veal, mutton, lamb and pork; bacon and
hams; meats of all kinds, n. s. p.
Medals.
Milk and cream.
Mineral salts from evaporation.
Minerals, crude, n. s. p.
Miners' rescue appliances.
Models of inventions.
Music more than twenty years old.
Nails, cut, of iron or steel, hobnails, all nails n. s. p.

Needles.
Newspapers and periodicals.
Nuts: Marrons, cocoanuts, palm nuts, not prepared.
Oakum.
Oil cake.
Oils: Cocoanut, cod, cod liver, cottonseed, croton, palm, nut; petroleum, crude or refined; kerosene, benzine, naphtha, gasoline, paraffin; fish oils of American fisheries.
Oleo stearin.
Ores of gold, silver, nickel, platinum.
Paper stock, crude, for paper making.
Photographs, printed more than twenty years.
Printing paper for books and newspapers, n. s. p., valued at not above $2\frac{1}{2}$ c lb.
Parchment and vellum.
Paris green.
Phosphates, crude.
Phosphorus.
Photographic and moving picture films, not exposed or developed.
Platinum, unmanufactured.
Plumbago.
Potatoes.
Quinia, sulphate of.
Radium and salts of.
Railway bars of iron or steel, T rails and punched iron or flat steel rails.
Rags, n. s. p.
Rye and rye flour.
Sago, crude, and sago flour.
Salt.
Seeds: Cauliflower, celery, cotton, mustard, sorghum, sugar beet; bulbs and bulbous roots, not edible; all flower and grass seeds.
Sewing machines.
Shoes and boots, leather.
Shrimps, lobsters.
Silk cocoons.
Silk, raw, in skeins but not advanced in manufacture.
Silkworm eggs.
Skins of hares, rabbits, dogs, goats and sheep, undressed.
Skins of all kinds n. s. p.
Soda.
Spikes, cut.
Stamps.
Statuary for use as models.
Steel ingots.
Stone and Sand.
Sugar, after May 1, 1916.
Sulphur.
Swine.
Tallow.
Tanning materials, not containing alcohol.
Tapioca, tapioca flour.
Tar and pitch of wood.
Tea, n. e. s.; tea plants.
Teeth, natural.
Textbooks.
Tin ore, tin in bars, blocks or pigs.
Tobacco stems.
Tungsten-bearing ores.
Typewriters.
Uranium.
Wax, vegetable or mineral.

Wearing apparel, articles of personal adornment, toilet articles and similar personal effects, not for sale or for other persons than the owners. In the case of residents of the United States returning from abroad all wearing apparel, personal and household effects taken by them out of the United States to foreign countries shall be admitted free of duty, without regard to their value, upon their identity being established under appropriate rules and regulations to be prescribed by the secretary of the treasury. Up to but not exceeding \$100 in value of articles acquired abroad by such residents of the United States for personal or household use or as souvenirs or curios, but not bought on commission or intended for sale, shall be admitted free of duty.

Whalebone, unmanufactured.

Wheat and wheat flour except when imported from a country imposing a duty on wheat and wheat flour exported from the United States.

Wire for fencing or baling purposes.

Wood: Logs, timber, pulp woods, kindling wood, firewood, hop poles, hoop poles, fence posts, hubs for wheels, posts, sawed boards, laths, pickets, palings, staves, shingles, ship timber, broom handles.

Woods: Cedar, lignum vitæ, lancewood, ebony, box, granadilla, mahogany, rosewood, satinwood and other cabinet woods in the log, rough or hewn only; red cedar timber, hewn, sided, squared or round; sticks of partridge hair wood, pimento, orange, myrtle and other woods n. e. s., in the rough.

Wood pulp, mechanically ground, chemical and rag pulp.

Wool of the sheep, hair of the camel and other like animals.

Wool waste.

Works of art: Original paintings, drawings, artists' proof etchings unbound, engravings unbound, printed by hand, original sculptures; works of art imported for exhibition purposes or for presentation to a public institution.

Works of art (except rugs and carpets) which shall have been produced more than 100 years prior to the date of importation.

DISCRIMINATING DUTIES.

A discriminating duty of 10 per centum ad valorem, in addition to the duties imposed by law, shall be levied, collected and paid on all goods, wares or merchandise which shall be imported in vessels not of the United States, or which, being the production or manufacture of any foreign country not contiguous to the United States, shall come into the United States from such contiguous country; but this discriminating duty shall not apply to goods, wares or merchandise which shall be imported in vessels not of the United States entitled at the time of such importation by treaty or convention or act of congress to be entered in the ports of the United States on payment of the same duties as shall then be payable on goods, wares and merchandise imported in vessels of the United States, nor to such foreign products or manufactures as shall be imported from such contiguous countries in the usual course of strictly retail trade.

No goods, wares or merchandise, unless in cases provided

for by treaty, shall be imported into the United States from any foreign port or place, except in vessels of the United States, or in such foreign vessels as truly and wholly belong to the citizens or subjects of that country of which the goods are the growth, production or manufacture, or from which such goods, wares, or merchandise can only be, or most usually are, first shipped for transportation. All goods, wares or merchandise imported contrary to this section, and the vessel wherein the same shall be imported, shall be forfeited to the United States.

The preceding subsection shall not apply to vessels or goods, wares or merchandise imported in vessels of a foreign nation which does not maintain a similar regulation against vessels of the United States.

DISCOUNT FOR AMERICAN SHIPS,

A discount of 5 per centum on all duties imposed by this act shall be allowed on such goods, wares and merchandise as shall be imported in vessels admitted to registration under the laws of the United States: Provided, That nothing in this subsection shall be so construed as to abrogate or in any manner impair or affect the provisions of any treaty concluded between the United States and any foreign nation.

PANAMA CANAL TOLLS

Following are the tolls fixed by the President of the United States under provisions of the Panama Canal act of August 24, 1912, to be charged for use of the canal:

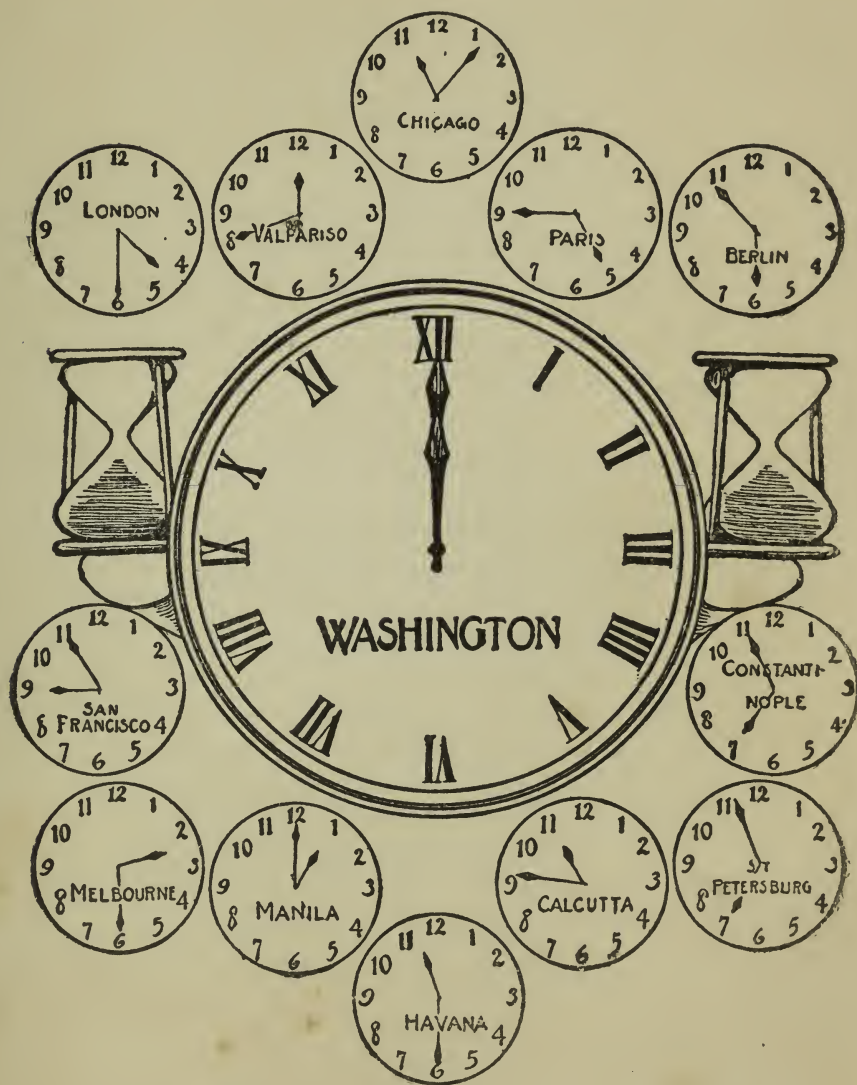
On merchant vessels carrying passengers or cargo, \$1.20 per net vessel ton—each 100 cubic feet—of actual earning capacity.

On vessels in ballast without passengers or cargo, 40 per cent less than the rate of tolls for vessels with passengers or cargo.

Upon naval vessels other than transports, colliers, hospital ships and supply ships, 50 cents per displacement ton.

Upon army and navy transports, colliers, hospital ships and supply ships \$1.20 per net ton, the vessels to be measured by the same rules as are employed in determining the net tonnage of merchant vessels.

**ILLUSTRATION SHOWING THE TIME IN PRINCIPAL
CITIES OF THE WORLD, WHEN IT IS NOON
IN WASHINGTON, D. C.**



A FEW TEST AND REVIEW QUESTIONS

The following series of questions will tend to fix in the mind of the reader much of the valuable information contained within the pages of this book.

All of the subject matter of the book is not covered by the questions, nor indeed could it be without greatly enlarging the size of the volume, for its pages literally teem with important facts and figures of the most practical value, not only to the business man, but to the student, teacher, farmer, mechanic, lawyer, and statesman.

To those who have not familiarized themselves with the contents of the book, this partial list of questions will serve to show what a valuable aid this compact little ready-reference manual must be in solving the many puzzling problems that are constantly presenting themselves for solution in the practical every day business life of busy people.

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BUSINESS DICTIONARY

A

Abandonment.—In marine insurance, the giving up of property partly destroyed, by the owner to the insurer.

Abatement.—A discount allowed for damage or overcharge, or for the payment of a bill before it is due.

Abolish.—To make void; to cancel.

Acceptance.—In mercantile law, the act by which the person upon whom a bill of exchange or other order is drawn engages to pay it; the bill itself after it has been accepted.

Acceptance for Honor.—An acceptance made after a bill has been protested for non-acceptance for the honor of the drawer or any indorser.

Acceptor.—One who accepts an order or draft or bill of exchange.

Accommodation Paper.—Commercial paper for which no consideration passed between the original parties; also a note to which a party has put his name to accommodate another who is to provide payment when due.

Acknowledgment.—The act by which a party who has executed an instrument declares or acknowledges it before a competent officer to be his or her act and deed.

Account.—A written or printed statement of debits and credits in any business transaction.

Account Current.—A detailed statement of the transactions between parties for a certain period, showing the condition of affairs at the current or present time.

Account Sales.—A detailed statement of a commission merchant to his principal, showing his sales, the expenses attending the same and the *net proceeds*.

Accountant.—A person trained to keep accounts.

Actionaire.—The owner of shares in a stock company; a stockholder.

Action.—The formal means of recovering one's rights in a court of justice; a suit.

Act of God.—Any accident produced by a physical cause which is irresistible, such as lightning, hurricanes, earthquakes, etc.

Actuary.—A registrar or clerk; generally applied to the manager of a life insurance company.

Administrator.—A person appointed to settle the estate of a testator or to manage an intestate estate.

Admiralty.—The power that controls naval affairs in Great Britain.
Court of Admiralty.—A court which decides questions of maritime justice.

Adulteration.—The debasing of an article or substance by spurious or less valuable mixture.

Ad valorem.—According to value.

Advance.—A rise in price; additional profits; stocks above par.

Adventure.—Goods sent to sea at the owner's risk; a speculation.

Adventure in Co.—Goods sent to be sold on joint account of shippers and consignee.

Advice.—Admonition or suggestions offered, usually in regard to buying and selling goods.

Affidavit.—A written statement made upon oath.

Affreight.—To hire, as a ship, for transporting freight.

Affreightment.—The hiring of a ship for the conveyance of goods.

Agency.—The relation existing between two parties by which one is authorized to do certain business for another, with other parties.

Agent.—Any person who is employed by another to do business or in any way act for him.

Age of Consent.—The age at which young persons are capable of making a valid contract of marriage.

Agio.—A term used to denote the difference between the real and nominal value of money.

Alimony.—An allowance made to a wife out of her husband's estate during a suit for divorce or separation, or, at its termination, for her life or for a shorter period.

Allonge.—A paper attached to a bill of exchange, when there are too many indorsements to be contained on the bill itself.

Amotion.—Removal of an officer of a corporation.

Allowance.—A deduction made, for instance, from the gross weight of goods.

Anker.—A common liquid measure, varying in different European countries from nine to ten gallons.

Antal.—A wine measure of Hungary, holding about thirteen and a half gallons.

Anticipate.—To be before in doing, or pay before due.

Ante-dated.—Dated at a time earlier than the actual date.

Annulment.—The act of making void.

Appraise.—To set a value on goods or property.

Appurtenance.—Adjunct or appendage to property.

Arbitration.—The investigation and decision of a cause or matter between parties in controversy, by chosen persons.

Arbitration of Exchange.—The deduction of a proportional or arbitrated rate of exchange between two places, through an intermediate place, to ascertain the most advantageous method of drawing or remitting.

Arrear.—That which remains unpaid, though due.

Articles of Copartnership.—The written agreement by which a copartnership is formed.

Assay.—To subject an ore to chemical examination to find the amount of any metal contained in it.

Assess.—To fix a certain value for the purpose of taxation.

Assets.—Property available for the payment of debts: also the entire property of an individual or company.

Assignee.—The person to whom the failing debtor transfers all his remaining property for the purpose of having it distributed among his creditors; one to whom anything is assigned.

Assignment.—A transfer of a failing debtor of his property to an assignee; a transfer by one person to another of any property, personal or real.

Assignor.—One who assigns property.

Association.—The union of a number of persons for some special purpose.

Attachment.—A seizure by virtue of a legal process.

Attorney, Power of.—A written authority from one person empowering another to act for him.

Auctioneer.—One who sells goods at public sale.

Auditor.—A person appointed to examine and settle accounts.

Avails.—Profits of property disposed of; proceeds of goods sold.

Average.—A proportional share of a general loss; also a mean time of payment for several debts due at different times.

Avordupois.—Commercial standard of weight in the United States and England.

Award.—Decision of arbitrators.

B

Bail.—The security given for releasing a person from custody.

Bailee.—The person to whom goods are intrusted.

Bailment.—A delivery of goods in trust upon a contract that the trust shall be faithfully executed on the part of the bailee.

Bailor.—One who intrusts goods to another.

Balance.—The excess on one side, or what added to the other makes equality in the account.

Balance Sheet.—A statement in condensed form showing the condition and progress of business.

Ballast.—Any heavy material placed in the hold of a ship to steady it in the water.

Banco.—A commercial term used in Hamburg to distinguish bank money from common currency.

Bank Bill.—A written promise to pay to the bearer on demand a certain sum of money, issued by a bank and used as money.

Banking.—The business of a banker, or pertaining to a bank.

Bank Note.—Same as bank bill.

Bankrupt.—An insolvent; one who is unable to pay his debts.

Bankruptcy.—The condition of one who is unable to pay his debts as they fall due.

Bank Stock.—Shares in the capital stock of a bank

Barratry.—Any breach of duty committed by the master of a vessel or the seamen, without the consent of the owner, by reason of which the ship or cargo is injured.

Barque.—A three masted vessel carrying no square sails on her mizzen mast.

Barter.—To trade by exchange of goods, in distinction from trading by the use of money.

Bazaar.—A word of Eastern usage, signifying a place of exchange, or general market place; a repository of fancy articles, especially of dress.

Beacon.—A signal light for the guidance of mariners; usually erected and sustained by the Government.

Beneficiary.—In life insurance, the person to whom a policy is made payable; the person for whose benefit another holds the legal title to real estate.

Beyond Seas.—Denotes absence from the country, and generally held to mean absence from the particular State.

Bidder.—One who bids or offers a price.

- Bill.**—A name given to statements in writing; as goods, a note, a draft; a law not enacted; exhibition of charges.
- Bill of Exchange.**—A direction in writing, by the person who signs it, to another, to whom it is addressed, to pay to a third person a definite sum of money at a specified time.
- Bill of Lading.**—A written statement by a common carrier to one sending goods by him, acknowledging that they have been received by him, for transportation, with terms of shipment; it is both a receipt and a contract.
- Bill of Parcels.**—A detailed account of goods sold.
- Bill of Sale.**—A formal instrument for the transfer of goods and chattels.
- Blank Indorsement.**—One in which no particular person is named as the one to whom payment is to be made; it consists of the indorser's name only.
- Board of Trade.**—An association of business men for the advancement of commercial interests.
- Bona Fide.**—In good faith; in reality.
- Bond.**—A written and sealed instrument binding a person and, in more cases, his heirs to fulfill certain obligations.
- Bonded Goods.**—Goods in charge of the officers of customs the duties on which bonds are given at the custom house.
- Bonus.**—A premium or extra sum for a loan, a charter, or other privilege.
- Book-Debt.**—An entry or charge on a ledger; called also an open account, in contradistinction to a written promise or note.
- Bottomry Bond.**—An obligation given for a loan upon a vessel and accruing freight.
- Breach.**—In the law of contracts, the violation of an agreement or obligation.
- Breakage.**—An allowance made by the shipper or seller on certain descriptions of fragile goods.
- Broker.**—A person who transacts business for another, commonly in stock, money, etc., using the name of his principal.
- Brokerage.**—The fee charged for transacting business by a broker.
- Bulls and Bears.**—Persons engaged in the gambling transactions of stock exchange; the bulls are personally interested in tossing up the prices of certain goods, while the bears are fighting to pull down prices.
- Bullion.**—A commercial name for uncoined gold or silver.
- By-Bidder.**—A person employed at auctions, in order to raise the price of articles to be sold.
- By-Laws.**—The private laws made by a corporation for its own government.
- C**
- Capital.**—The stock employed in trade; the fruit of past labors saved.
- Capital Stock.**—The fund or property, as a whole, contributed, or supposed to have been contributed, to a corporation at its organization, as its property.
- Carat.**—An imaginary weight that expresses the fineness of gold.
- Cargo.**—A ship's lading or freight.
- Cashier.**—One who has charge of money and superintends the receipts of payments.
- Caveat Emptor.**—A Latin phrase, meaning, "let the purchaser beware," and applies to a case in which the thing sold is before the buyer and he examines it.
- Centage.**—A rate by the hundred.
- Certified Check.**—A check which has been certified by the bank on which it is drawn, making the bank absolutely responsible for its payment.
- Certificate.**—A certificate issued by a bank or banker, showing that a certain sum of money has been deposited there, payable to a certain person, or to his order, or to the bearer.
- Certificate of Stock.**—A certificate given by the proper officers of a corporation, showing that a certain person owns a certain number of shares of the capital stock.
- Certification of Check.**—The signature of the proper officer of the bank, written across the face of the check, sometimes with and sometimes without the word "certified" or "good."
- Chancellor.**—The chief judge of a court of chancery or equity.
- Charter.**—An instrument in writing from the sovereign power or legislature, conferring certain rights or privileges.
- Charter Party.**—The written instrument by which the owner of a vessel lets it, or a part of it, to another.
- Chattel Mortgage.**—A conditional sale of personal property, one which is to become void if a certain thing happens; chiefly used as the security for the payment of money.

- Chattels.**—Commonly means goods of any kind, or every species of personal property.
- Check.**—A written order for money drawn upon a bank or banker, and payable immediately.
- Choses in Action.**—Things of which the owner has not possession, but merely the act of legal action or possession, as notes, accounts, etc.
- Choses in Possession.**—Things in possession of the owner; circulating medium—cash and bank notes payable on demand; the medium of exchange.
- Civil Law.**—The system of law of ancient Rome.
- Civil Remedy.**—The method of redressing an injury inflicted by one person upon another by legal measures.
- Clearance.**—Permission from a custom house officer for a ship to sail.
- Clearing House.**—A kind of banking exchange for the convenience of daily settlements between banks.
- Clerical Error.**—An error in calculating or other accidental error on books or documents.
- Collateral.**—Property pledged as security for the performance of a contract.
- Commerce.**—The exchange of merchandise on a large scale.
- Commercial Paper.**—Bills of exchange, drafts or promissory notes given in the course of trade.
- Common Carrier.**—One who, as a business, undertakes for hire to transport from place to place passengers or goods of all who choose to employ him.
- Coasting.**—Sailing near land, or vessels trading between parts of the same country.
- Codicil.**—A supplement to a will.
- Common Law.**—The unwritten law, as distinguished from written or statute law; the old law of England, that derives its force from long usage and custom.
- Commission.**—The brokerage or allowance made to an agent or factor for doing business for another.
- Competency.**—The legal fitness of a witness to give evidence on the trial of an action.
- Composition Deed.**—An agreement between an insolvent debtor and his creditors by which, upon payment to each of some fixed proportion of his claim, they all agree to release the debtor from the balance of their claims.
- Compromise.**—An agreement between a debtor and his creditors by which they agree to accept a certain proportion of the amounts due, and discharge him from the remainder.
- Concurrent.**—Existing together; a consideration is concurrent when the acts of the parties are to be performed at the same time.
- Condition Precedent.**—An act which must be performed by one person before another is liable, or in order to make him liable.
- Cooperage.**—Charges for putting hoops on casks or bales.
- Consideration.**—The reason for inducement in a contract upon which the parties consent to be bound.
- Consignee.**—One to whom merchandise, given to a carrier by another person for transportation, is directed.
- Consignor.**—One who gives merchandise to a carrier for transportation to another.
- Compact.**—A covenant or contract between different parties.
- Company.**—A number joined together to undertake some common enterprise.
- Compound.**—To adjust by agreement differently from the original terms; to settle by compromise.
- Compromise.**—A friendly settlement of differences by mutual concessions.
- Consignment.**—The act of consigning, as charge for safe-keeping, and management, as goods, property, etc.
- Consul.**—A person commissioned to reside in a foreign country as an agent of the Government.
- Contraband.**—Prohibited merchandise or traffic.
- Contract.**—To make an agreement; to covenant.
- Conveyance.**—The act of carrying by land or water; the means of conveyance; a written instrument by which an estate in lands is transferred from one to another.
- Copartnership.**—A joint interest in business.
- Corporation.**—An artificial person created by law, consisting of one or more natural persons, united in one body, and endowed with the capacity of perpetual succession, and of acting in certain respects as a natural person.
- Counter-Claim.**—Same as *set-off*; one debt or claim to set off another.
- Counterfeit.**—To copy or imitate without authority, with a view to defraud; a forgery.

Countersign.—To sign in addition to the name of a superior that of the secretary or subordinate officer, as bank notes are signed by the president and countersigned by the cashier.

Coupon.—An interest warrant printed at the ends of bonds, to be cut off when the interest is paid.

Course of Exchange.—The current price of bills of exchange between two places.

Covenant.—Any compromise contained in a sealed instrument.

Covenantee.—The person to whom the promise is made.

Coverture.—The legal state and condition of a married woman, being considered as under the shelter and protection of her husband.

Credentials.—Testimonials or certificates showing that a person is entitled to credit, authority or official powers.

Credit.—Trust given or received; mercantile reputation entitling one to be trusted; also the side of an account on which payment is entered.

Creditor.—One to whom money is due.

Curb-stone Brokers.—A term applied to a class of stock operators in New York who do business on the sidewalk or pavement.

Currency.—That which circulates as a representative of value.

Customs.—Customary toll, tax, or tribute on imported or exported goods.

Custom House.—A building where duties are paid and vessels entered and cleared.

D

Damages.—A compensation, usually in money, to one party for a wrong done him by another.

Days of Grace.—Days, usually three, allowed by custom for the payment of bills and notes beyond the day expressed for payment on the face of them.

Debase.—To lessen in value by adulteration.

Debenture.—A certificate given by the collector of a port of entry to an importer for drawback of duties on imported merchandise, which, when the merchandise is exported, are to be refunded.

Debit.—A recorded item of debt, also the debtor side of an account.

Debt.—That which is due from one person to another.

Debtor.—The person who owes another, either money, goods or services.

Deed.—A sealed instrument in writing used to transfer property, usually real estate.

Default.—Omission, neglect or failure.

Defaulter.—One who fails to discharge a public duty, as to account for money intrusted to him.

Defalcation.—A diminution; deficit.

Defense.—The answer made by the defendant to the plaintiff's action by demurrer or plea at law.

Del Credere.—A commercial term implying a guarantee of the solvency of the purchaser.

Delivery.—Giving money or goods to another.

Demand.—A peremptory urging of payment of a claim and exaction.

Demise.—To convey, to bequeath by will.

Demurrage.—Allowance for detention of a ship.

Deposit.—A delivery of goods to be kept and returned without recompense.

Depository.—A trustee, one to whom something is committed for safe-keeping, also the place where such deposited goods are kept in store.

Deputy.—One appointed to act for another; a representative or delegate.

Diplomacy.—The science of conducting negotiations between nations.

Deviation.—In the law of marine insurance, a voluntary departure without necessity from the regular course of the specific voyage insured.

Discount.—An allowance or deduction made for the payment of money before it is due.

Discount Days.—The days of the week on which the directors of a bank meet to consider paper offered for discount.

Disability.—Want of qualification; incapacity to do a legal act.

Disaffirmance.—The annulling or canceling of a voidable contract.

Disfranchisement.—Expulsion of a member from a corporation.

Dishonor.—The non-payment of negotiable paper when due.

Distress.—The taking of personal property to enforce the payment of something due, as rent.

Divorce.—The separation of husband and wife by the sentence of law.

Dividend.—A percentage of profits paid to stockholders.

Domestic Relation.—The relations of the members of a household or family.

Donee.—The person to whom a gift or donation is made.

Donor.—One who confers anything gratuitously.

Dormant.—Silent partner, one who takes no share in the active business, but shares profit.

Drawback.—Money paid back on goods exported, a part or the whole of the duty charged.

Draft.—An order from one man to another directing the payment of money, a bill of exchange.

Drawee.—The person upon whom a bill of exchange is drawn, who is directed to make the payment.

Drawer.—The person who draws or makes a bill of exchange.

Dress Goods.—A term applied to fabrics for the garments of women and children, usually of mixed materials, such as silk and cotton silk and worsted, etc.

Due Bill.—A written acknowledgment of debt; not transferable by mere indorsement.

Dun.—To press urgently the payment of a debt.

Duplicate.—A copy or counterpart of anything.

Duress.—Personal restraint, or fear of personal injury or of imprisonment; it nullifies all contracts into which it enters.

Duties.—A tax levied by the Government on imported goods; money paid to the Government on imported and exported goods.

E

Earnest.—Something given by the buyer to the seller, to bind the bargain and prove the sale.

Easement.—The right to use another's land.

Effects.—All kinds of personal property.

Ell.—An English measure of length equal to $1\frac{1}{4}$ yards; the Scotch ell is 1 3-100 yards.

Embargo.—A detention of vessels in port; prohibition from sailing.

Embarrassment.—Perplexity arising from insolvency or temporary inability to discharge debts.

Embassy.—The public business intrusted to diplomatic officers.

Enact.—To make a law or establish by law.

Engrosser.—One who buys large quantities of any goods in order to control the market.

Embezzlement.—To appropriate public money to private use by a breach of trust.

Emporium.—A place of extensive commerce, a market place.

Emblems.—Growing crops of any kind produced by expense or labor.

Eminent Domain.—The right of sovereign power to take private property for public purposes.

Equity of Redemption.—The right which a mortgagor has to redeem his estate after the mortgage has come due.

Endorse.—To endorse a note by writing the name on the back.

Entrepot.—A bonded warehouse; a storehouse for the deposit of goods; a free port.

Equity.—A system supplemental to law, qualifying or correcting it in extreme cases.

Escrow.—A deed or bond delivered by a third party to be held or delivered to the guarantee or creditor upon the performance of some condition.

Estate.—The degree, quantity, nature, or extent of interest which a person has in real property.

Estoppel.—A stop, a bar to one's alleging or denying a fact contrary to his own previous actions, allegation or denial.

Exchange.—Act of bartering; a bill drawn for money; a place where merchants meet; difference between the value in two places, or premium or discount arising from purchase or sale of goods.

Executed (of a contract).—Finished.

Excise.—Taxes or duties on articles produced and consumed at home; internal revenue tax.

Execution.—A written command issued to a sheriff or constable after a judgment directing him to enforce it; the act of signing and sealing a legal instrument, or giving it the form required to make it a valid act.

Executor.—The person appointed by a testator to execute his will.

Executory.—To be executed in the future.

Exports.—That which is carried out of a country, as goods and produce in traffic.

Express.—A courier; also regular and quick conveyance for packages, etc.

F

Face.—The amount expressed on a note or draft.

Factor.—An agent who sells and buys in his own name, being entrusted with the goods, in this respect differing from a broker.

Facture.—An invoice or bill of parcels.

Failure.—Becoming bankrupt. suspension of payment.

Fac-simile.—An exact copy or likeness.

Favor.—A note or draft is said to be in favor of the payee.

Fee Simple.—Full ownership in land.

Feud.—An estate in land held of a superior by service; a fief.

Feudal System.—The system of feuds or fiefs as existing, especially during the middle ages.

Finance.—Revenue, public money, income.

Financier.—One skilled in financial operations; a treasurer.

Firm.—All the members of a partnership taken together, a business house or company, the title used by a business house.

Firkin.—A measure of capacity; the fourthpart of a barrel, or eight or nine gallons.

Fiscal.—Pertaining to the public treasury or revenue.

Fixtures.—The part of the furniture of a store or office which is not movable, as gas pipes or burners, partitions, etc.

F. O. B.—Free on board; the bill or invoice with F. O. B. includes the transporting to the shipping port and all the shipping expenses.

Foreclose.—To cut off by a court judgment from the power of redeeming mortgaged property.

Foreclosure.—The process of cutting off the right or interest of the mortgager and his assignees in mortgaged premises.

Foretell.—To buy goods on their way to market, intending to sell again at a higher price.

Forfeiture.—A loss of property, right, or office, as a punishment for an illegal act or negligence; sometimes used for the thing forfeited.

Folio.—A page in an account book, sometimes two opposite pages bearing the same serial number.

Franc.—A silver coin used in France equal to about nineteen cents.

Frank.—To exempt from charge of portage.

Fraud.—A cunning deception or artifice to cheat or deceive another.

Free Trade.—The policy of conducting international commerce without duties.

Freehold.—Land held by free tenure, or in fee simple, subject to no superior or conditions.

Freight.—Merchandise being moved from one place to another; the price paid for carrying freight; also a load or burden.

Funded.—Turned into a permanent loan, on which annual interest is paid.

Funds.—The supply of money or the capital.

Forgery.—The fraudulent making or altering of a written instrument.

G

Gain.—Advantage, acquisition, accumulation, profit.

Garbled.—Drugs, spices or other goods which have been sorted or picked over and freed from impurities.

Gauging.—Measuring the capacity of casks, etc.

General Average.—A contribution made by the owners of a vessel and cargo toward the loss sustained by one of their number, whose property has been sacrificed for the general safety.

General Ship.—A vessel navigated by its owner, receiving and carrying freight indifferently for all who apply.

Gist.—The principal point of a question, the pith of the matter.

Go-between.—Agent for both parties.

Goods.—Same as chattels and effects.

Good Will.—Benefit arising from the successful conduct of business by a certain person or firm, usually in a certain place; it is a property subject to transfer.

Grant.—A transfer of a property by deed; a conveyance made by the Government.

Gross.—Twelve dozen.

Gross Weight.—Weight of goods including dust, dross, bag, cask, etc.

Guaranty (or guarantee).—A contract whereby one person engages to be answerable for the debt or default of another person.

Guarantor.—He who makes a guaranty.

Guardian.—One who has the care of the person and property of an orphan or other person.

H

Habeas Corpus.—A writ to bring a party before a court, to prevent false imprisonment.

Haberdasher.—A seller of small wares, as thread, pins, etc.

Hand-book.—A book of reference; a manual.

Hand-money.—Money paid the purchaser at the closing of a contract or sale.

Harbor.—A port or haven for ships.

Haven.—A port or shelter for ships, a harbor.

High Seas.—The uninclosed waters of the ocean outside the boundaries of any country.

Hollow Ware.—A trade name for camp and kitchen utensils made of cast-iron or wrought-iron.

Honor.—To accept and pay when due.

Husbandage.—An owner's or an agent's commission for attending to a ship.

Hypothecate.—To pledge for the security of creditor.

I

Infant.—In law, one under the age of twenty-one years.

Impolite.—Wanting in prudent management; not politic.

Import.—To bring in from abroad or a foreign country.

Importer.—The merchant who imports goods.

Imposition.—Tax, toll, duty or excise prescribed by authority.

Impost.—A tax or duty imposed on imported goods.

Indemnify.—To recompense for loss, to reimburse.

Indenture.—A mutual agreement in writing.

Indorsement.—A writing on the back of a note.

Indorser.—The one who makes the indorsement.

Indorsee.—The person in whose favor the indorsement is made.

Injunction.—An order or direction of the court compelling a certain person to refrain from doing some particular act or thing.

Indulgence.—Extension of time of payment; forbearing to press for payment.

Inland Bills.—A draft or bills of exchange drawn on a party in the same country as the drawer.

Insolvency.—Inability to discharge debts when due.

Insurance.—Indemnity from loss; the premium paid.

Installment.—Payment of parts at different times.

Interest.—Premium paid for the use of money.

Internal Revenue.—The part of the revenue of our Government which is collected in the form of internal duties.

Intestate.—Without a will.

Invalid.—Of no legal force.

Inventory.—A list of merchandise made periodically for the purpose of knowing the quantity and value of unsold goods, in order to ascertain the condition of business.

Investment.—The laying out of money in the purchase of some species of property.

Invoice.—A written account or bill of merchandise bought; a bill of items.

J

Jett'son.—Throwing goods overboard in case of peril, to lighten and preserve the ship.

Joint Stock.—Stock held in company; a species of partnership.

Joint Tenancy.—Joint occupancy; not so close intimacy as partnership.

Journal.—A book used to classify and arrange business transactions.

Judgment.—The sentence of the law pronounced by the court upon any matter contained in the record, or in any case tried by the court.

Judgment Debtor.—Party against whom a judgment is obtained.

Judgment Note.—A note in the usual form, with the addition of the power to confess judgment if not paid when due.

Jurisdiction.—The power of exercising judicial authority.

K

Kilogram.—The French measure of weight, equal to 2½ lbs. avoirdupois, or 1000 grains.

Kiting or Kite Flying.—Exchanging checks on different banks, for the purpose of obtaining the use of money for a single day.

L

Lame Duck.—A stock broker's term for one who fails to meet his engagements.

Landlord.—One who owns and rents or leases lands or houses; a hotel-keeper.

Larceny.—Theft; taking personal property belonging to another.

Law Merchant.—The general body of usages in matters relative to commerce.

Lay Days.—Days allowed for loading and unloading a cargo.

Lay Down.—A phrase used to express the entire cost of a commodity, including transportation, etc., at a place remote from its production or purchase.

Lease.—A contract by which one grants to another for a period the use of certain real estate.

Legal Tender.—That kind of money which by law can be offered in payment of a debt.

Legacy.—A gift by will of personal property.

Ledger.—A book in which a summary of accounts is preserved.

Lessee.—One who takes an estate by a lease.

Letter of Credit.—A letter authorizing credit to a certain amount to be given to the bearer; also a written direction by some well-known banker to someone to draw upon him for any amount he chooses up to a specified limit.

Liability.—Obligations, debts.

Libel.—To defame by public writing, printing, signs, or pictures.

License.—A grant or permission by the authorities.

Lien.—A legal claim on property for debt.

Liquidate.—To clear off; to settle; to pay as debts.

Lloyds.—A marine insurance association in London. The records of this society contain a complete history of the sea, so far as concerns the number of shipwrecks, collisions, fires, piracies, mutinies, etc.

Litigation.—The act of litigating; judicial contest; a suit at law.

Loan.—A thing furnished to another for temporary use, on condition that it be returned.

Long Price.—Price after the duties are paid.

M

Malfeasance.—Evil conduct; illegal deed.

Maintenance.—Support by means of food, clothing and other conveniences.

Mandate.—A bailment of personal property in which the bailee undertakes without compensation to do some act for the bailor in respect to the thing bailed.

Mandatory.—A person to whom a charge is given or business intrusted.

Manifest.—An invoice of a ship's cargo.

Manufacture.—The process of reducing raw material into a form suitable for use.

Marine.—Relating to the ocean; nautical.

Maritime Law.—Law relating to harbors, ships, seamen.

Marc.—A weight of gold and silver, used as a measure of these metals in Europe.

Mart.—A commercial center; a market place.

Maturity.—The date when a note or draft falls due or is payable.

Mercantile Law.—Law pertaining to trade and commerce.

Merchandise.—Whatever is sold or bought in trade.

Merger.—The absorption or extinguishment of one contract into another.

Metallic Currency.—Silver and gold coins, forming the circulating medium of a country.

Minor.—Same as infant; a person under twenty-one years.

Misfeasance.—A trespass; doing improperly an act that might be done lawfully.

Misdemeanor.—A lower kind of crime; an indictable offense not amounting to felony.

Mitigation.—The abatement of a judgment, penalty or punishment.

Money.—Coin; any currency lawfully used instead of coin, as banknotes.

Money Broker.—A broker who deals in money.

Monopoly.—Sole permission or appropriated power to deal in any species of goods.

Monetary.—Pertaining to or consisting in money.

Mortgage.—A grant or conveyance of an estate or property to a creditor, for the security of a debt, and to become void on payment of such debt.

Municipal.—Of or belonging to a city.

Municipal Law.—The system of law of any one nation or State.

Muster.—A collection of samples.

N

National Banks.—Banks organized under the conditions of an act of Congress; they can issue banknotes only to the amount of United States Bonds they have deposited in the U. S. Treasury; the object is to unify the currency.

Navigation.—The science of conducting vessels on the ocean.

Negotiable.—Transferable by assignment or indorsement to another person.

Negotiate.—To transact business; to hold in intercourse in bargain or trade.

Negotiable Paper.—Notes, bills and drafts which may be transferred with all their rights by indorsement or assignment.

Net.—Clear of all charges and deductions.

Net Profits.—Clear profit after deducting losses.

Net Weight.—Weight of merchandise without bag, box or covering.

Nominal.—In name only, very small, as a nominal price.

Non-feasance.—An omission of what ought to be done.

Note.—A written or printed paper acknowledging a debt and promising payment.

Note Book.—A book in which notes of hand are recorded.

Notarial Seal.—Seal of a notary public.

Notary Public.—A public officer who attests or certifies to acknowledgments of deeds and other papers, protests notes and bills.

National Currency.—National bank bills.

National Damages.—Those given for the violation of a right from which no actual loss has resulted.

Nonuser.—A failure to use rights and privileges.

O

Obligation.—A duty; a binding engagement; a bond with a condition annexed.

Open Account.—A running or unsettled account with an individual or firm.

Open Policy.—An insurance policy covering undefined risks, which provides that its term shall become definite by subsequent additions or indorsements.

Option.—Permission to choose; a stockholder's term for the privilege of taking or delivering at a future day a certain number of shares of a given stock at a price agreed upon.

Order.—A commission to purchase; direction to pay money or to deliver goods.

Order Book.—A book in which orders received are entered.

Ordinary.—A ship in harbor is said to be in ordinary; of medium quality.

Ordinance.—A rule, or order, or law; usually applied to the acts or laws passed by the common council of a city.

Ordnance.—All kinds of large guns.

Outlawed.—A debt is said to be outlawed that has existed for a certain length of time, after which the law, on that ground alone, prevents its being enforced.

Ostensible Partners.—Those known to the public.

Outstanding Accounts.—Book debts not yet collected.

Outstanding Debts.—Unpaid debts.

Overdraw.—To call for more money than is on deposit.

Overdraft.—A check paid above the amount on deposit.

Overdue.—Applied to a note or draft, the specified time for payment of which has passed.

Overt.—Apparent, manifest; open.

Owe.—To be obliged to pay.

P

Panic.—A financial crisis among business men; a monetary pressure; generally the result of overtrading and speculation.

Paper Money.—Bills of banks or of the Government passing current as money.

Par.—State of equality in value, equality of nominal and actual value.

Parol.—Oral declaration; word of mouth.

Par Value.—The face or nominal value of a commercial paper.

Par of Exchange.—The value of a unit of one country's coinage expressed in that of another's.

Partner.—An associate in business; member of a partnership.

Partnership.—Contract of two or more persons to join money, stock or skill in trade for mutual benefit.

Part Owner.—One of several owners of a ship; the relation differs materially from partnership.

Pass Book.—A book kept by a customer in which entries of purchases is made; a bank book.

Passport.—A permission from a Government to travel, with identification and certificate of nationality; a document carried by neutral merchant vessels in time of war for their protection.

Pawnbroker.—One who holds money at interest on security of goods deposited.

Payable.—Justly due; capable of payment.

Payee.—The person to whose order a note, bill or draft is to be paid.

Payor.—One who pays.

Penalty.—Forfeiture, or sum to be forfeited for non-performance of an agreement.

Per Cent.—By the hundred; rates of interest, discount, etc.

Percentage.—An allowance reckoned by hundredth parts; commission.

Per Contra.—To the opposite side of an account.

Permit.—Written authority to remove dutiable goods.

Petty Cash Book.—Account of small receipts and expenses.

Pledge.—A pawn; personal property deposited as security.

Policy.—The written contract of insurance.

Port.—A harbor for vessels; a commercial city.

Port of Entry.—A port where a custom house is established for the entry of imports.

Post Dated.—Having a date subsequent to that at which it is actually made.

Posting.—To transfer from day book or journal to the ledger.

Post Obitt.—A promise to pay loans after the death of some person.

Power of Attorney.—Written authority from one person to another to act for him.

Preferred Creditor.—One whose claims a bankrupt debtor elects to settle first.

Premises.—The thing previously mentioned, lands, estate, etc.

Premium.—The percentage paid for insurance; the excess of value above par.

Price.—Current value, or rate paid or demanded in barter.

Price Current.—A statement showing prevailing price of merchandise, stocks or securities.

Price List.—A list of articles with prices attached.

Prima Facie.—At first view of appearance.

Principal.—An employer; the head of a firm; a capital sum placed at interest.

Proceeds.—The sum realized by a sale.

Procuration.—A general letter or power of attorney; an instrument empowering one person to act for another.

Produce.—Farm products of all kinds.

Profit and Loss.—An account in which gains and losses are balanced.

Promissory Note.—(See Note).

Pro Rata.—A proportional distribution.

Protective Tariff.—Duty imposed on imports to encourage manufacture.

Protest.—A formal declaration made by a notary for want of payment of a note or bill of exchange.

Purveyor.—One who supplies provisions.

Q

Quarantine.—To prohibit a ship from intercourse with shore when suspected of having contagious diseases on board; the place of such prohibition.

Quasi.—As if; as though; quasi corporations are bodies like corporations, and yet not strictly corporations.

R

Rate.—The ratio or standard.

Ratification.—Giving force to a contract made by the person in question, but now in force, or by another man as his agent.

Real Estate.—Property in houses or lands.

Real Property.—That which is fixed or immovable; land with whatever is erected or growing upon it, with whatever is beneath or above the surface.

Rebatement.—Deduction on account of prompt payment, discount.

Receipt.—An acknowledgment of payment in writing.

Receipt Book.—A book in which receipts are filed.

Receiver.—An officer appointed by a court to hold in trust property in litigation, or to wind up the affairs of a bankrupt concern.

Reciprocity Treaty.—A commercial treaty between two nations securing mutual advantages.

Reclamation.—A claim made against the seller of goods which prove deficient or defective.

Refund.—To repay; to restore.

Register.—A ship's paper issued by the Custom House, stating description, name, tonnage, nationality and ownership.

Registry.—The entering or recording of real estate conveyances in books of public record.

Remittance.—Transfer of funds from one party to another.

Release.—An instrument in the general form of a deed which in distinct terms remits the claim to which it refers.

Remedy.—The legal means employed to enforce a right or redress an injury.

Rent.—Compensation for the use of real property.

Repository.—A warehouse or storehouse.

Reprisal.—The seizure of ships or property to indemnify for unlawful seizure or detention.

Resources.—Available means; funds.

Responsidential Bond.—A pledge of a cargo at sea.

Retail.—Selling goods in small quantities.

Retire.—To take up one's note before due; to relinquish business.

Returns.—Profit of an investment.

Revenue.—Income; return; annual income of a nation for public uses.

Revenue Cutters.—Small vessels to aid revenue officers in the collection of duties or to prevent smuggling.

Reversion.—Right to possess property after the happening of some event, as the death of a person.

Revert.—To fall again into the possession of the donor, or of the former proprietor.

S

- Sale.**—Transfer of property for a consideration.
- Salvage.**—A compensation to those who rescue a ship or a cargo from loss.
- Salvor.**—One who voluntarily saves a ship or a cargo from peril.
- Sans Recourse.**—Without recourse; sometimes added to the indorsement of a note or bill to protect an indorser from liability.
- Scrip.**—Certificate of stock given before registration.
- Secondarily.**—Applied to an indorser of a note or drawer of a bill, signifying that he is only conditionally liable, or liable if the maker and drawee fail.
- Seaworthy.**—Fit for a voyage and properly equipped.
- Sample.**—A small portion of merchandise taken as a specimen of quality.
- Securities.**—Documents securing a right to property.
- Seize.**—To take possession of by virtue of a warrant or legal authority.
- Seller's Option.**—A term mostly confined to the sales of stocks, for a sale which gives to the seller the option of delivering the article sold within a certain time, the buyer paying interest up to delivery.
- Shipment.**—That which is shipped; embarkation.
- Set-off.**—A claim which one party has against another who has a claim against him; a counter claim.
- Shipper.**—One who gives merchandise to another for transportation.
- Sight.**—Time of presenting bill to drawee.
- Short.**—To "sell short" is to sell for future delivery what one does not possess, in hopes that prices will fall.
- Shrinkage.**—Reduction in bulk or measurement.
- Short Exchange.**—Bills of exchange payable at sight or in a few days.
- Sight Draft.**—One payable at sight, i. e., when presented.
- Signature.**—The name of a person written with his own hand, signifying his consent to the writing above it.
- Silent Partner.**—One who furnishes capital, but takes no active part in a business.
- Simple Interest.**—Interest on principal alone; not compound.
- Sinking Fund.**—A fund set apart from earnings or other income, for the redemption of debts of Government, or of a corporation.
- Sleeping Partner.**—One who shares the profits of a business without letting his name appear, or taking part in it actively.
- Slop Shop.**—A store where cheap ready-made clothing is sold.
- Smuggler.**—One who avoids the payment of duties by secretly importing goods into a country; a vessel engaged in smuggling.
- Solvency.**—Ability to pay all debts or just claims.
- Specialty.**—A contract or obligation under seal.
- Statement.**—Usually a list of property, or resources and liabilities.
- Speculation.**—A business investment out of the ordinary run of trade.
- Stamp Duty.**—Law requiring stamps to be affixed to checks and proprietary articles.
- Solicitor.**—An attorney or advocate; the title of a person admitted to practice in the court of chancery or equity.
- Staple.**—Principal commodity of a country or district.
- Statistics.**—A collection of facts arranged and classified.
- Statute.**—A positive law, established by act of legislature.
- Statute Law.**—Enactments by the legislature, written, as opposed to common or unwritten law.
- Sterling.**—Lawful or standard money of Great Britain.
- Stock.**—Shares in the capital of a corporation; goods on hand.
- Stock Broker.**—One who buys and sells stock on commission.
- Stock Exchange.**—Place where shares of stocks are bought and sold.
- Stockholder.**—One who holds shares of stock.
- Stock Jobber.**—One who speculates in stocks.
- Stipend.**—Settled pay or compensation for services.
- Stipulation.**—A contract or bargain.
- Stoppage in Transitu.**—The seller of goods upon credit resuming possession after their shipment before they get into actual possession of the buyer.
- Storage.**—Sums paid for storing goods; the business of storing goods.
- Stowage.**—Careful arrangement of cargo in a ship.
- Sundries.**—Unclassified articles.
- Sue.**—To seek justice by a legal process.
- Supercargo.**—An agent who accompanies a cargo to care for it and sell it.

Surcharge.—An overcharge.

Surety.—One who binds himself to pay money in case another person fails to pay, to fill a contract or to serve with integrity.

Surveyor.—Agent of an insurance company to examine and report on applications for marine or fire insurance.

Suspend.—To fail; to stop payment.

Sutler.—One authorized to sell goods to an army.

Suttle Weight.—Weight after tare is deducted.

Suspense Account.—An account used to contain balances of personal accounts which may be considered doubtful.

T

Tacit.—Implied but not expressed.

Tally.—Keeping account by checking off.

Tally Man.—One who receives payment for goods in weekly installments.

Tare.—An allowance for the cask, bag or covering in which goods are contained.

Tariff.—A list of duties to be imposed on goods imported or exported.

Tax.—A levy made upon property for the support of the Government.

Teller.—Officer in a bank who receives and pays out money.

Tenants.—Those who lease or rent real estate.

Tenants in Common.—Persons holding land, etc., by several and distinct titles and not by joint title.

Tenement.—That which is held.

Tender.—Offer to supply money or articles; to offer or present for acceptance.

Tenure.—The manner of holding property in lands.

Testator.—The person leaving a valid will.

Textile Fabrics.—All kinds of woven goods, generally restricted to piece goods.

Tickler.—A book containing memoranda of notes and debts, arranged in the order of their maturity.

Time Bargain.—A contract for the future sale of stock.

Time Draft.—A draft maturing at a future specified time.

Tonnage.—The weight of goods carried in a boat or ship.

Trade Discount.—An allowance made to dealers in the same line.

Trade Mark.—Letters, figures, or devices used on goods and labels which a manufacturer has the sole right to use.

Trade Price.—That allowed by wholesale dealers to retailers.

Trade Sale.—An auction by and for trade; especially of booksellers.

Trades Union.—A combination of workmen to protect their own interests.

Traffic.—Business done, especially that of a railroad.

Transshipment.—Removing goods from one ship or conveyance to another.

Transportation.—Conveying goods from one place to another.

Transit Duty.—Tax imposed on goods for passing through a country.

Traveler.—A commercial agent; a drummer.

Transact.—To perform commercial business; to conduct matters.

Transfer.—To convey right, title or property.

Treasury.—A place where public revenues are deposited and kept.

Treasury Notes.—Notes of various denominations issued by the Government, and received in payment of all dues, except duties on imports.

Treaty.—An agreement or compact between two or more nations.

Tret.—Allowance for waste of 4 lbs. in 104 lbs., after tare has been deducted.

Triplicate.—To make three copies of a paper; the third copy.

Trustee.—One who is intrusted with property for the benefit of another.

U

Ullage.—What a cask lacks of being full.

Unclaimed Goods.—Goods in Government storehouses unclaimed after three years from importation, or on which duties have not been paid, may be sold at auction.

Ultimo or Ult.—Last month.

Uncurrent.—Not current; not passing in common payment.

Undersell.—To sell below the trade price.

Underwriter.—An insurer, so called because he underwrites his name to the condition of the policy.

Unseaworthy.—Unfit for voyage in condition or equipment.

Unsound.—In bad condition; of doubtful solvency.

Usage of Trade.—Custom, or the frequent repetition of the same act in business.

Usance.—Business custom which is generally conceded and acted upon.

Usury.—Exorbitant interest, formerly merely interest.

United States Notes.—A written promise to pay to the bearer, on demand, a certain sum of money, issued by the United States Government and used as money.

V

Valid.—Having legal strength or force.

Validity.—The quality of being good in law.

Value.—Rate of estimated worth; amount obtainable in exchange for a thing.

Value Received.—Phrase used in notes or bills to express a consideration indefinitely.

Valued Policy.—One which fixes the value of property insured.

Vend.—To sell.

Vendee.—The person to whom a thing is sold.

Vender.—A seller.

Vendue.—An auction sale.

Venture.—A mercantile speculation or investment.

Void.—Null; having no legal or binding force.

Voidable.—Having some force, but capable of being adjudged void.

Voucher.—A book, receipt, entry or other document which establishes the truth of accounts.

W

Wages.—Hire, reward, salary.

Waiver.—The act of waiving; of not insisting on some right, claim or privilege.

Wares.—Goods, merchandise, commodities.

Warehouseman.—One who stores goods for pay.

Warrant.—A precept authorizing an officer to seize an offender and bring him to justice; also to insure against defects.

Warranty.—An undertaking that goods of title are as represented.

Wastage.—Loss in handling; shrinkage.

Waste.—Refuse material.

Waybill.—A document containing a list and description of goods sent by a common carrier by land.

Wharfage.—Fee or duty for using a wharf.

Wharfinger.—The proprietor of a wharf.

Wreckage.—Merchandise from a wreck.

Wreck-Master.—A person appointed by law to take charge of goods, etc., thrown ashore after a shipwreck.

Book II.

COTTON CALCULATOR



A COTTON SCENE IN THE SOUTH

HOW TO USE THE COTTON SELLER'S TABLE.

The price per pound is given at the top of every page. In each column the black-faced figures represent the pounds and the figures opposite to them the amount in dollars and cents, at the price given at the top of the page.

EXAMPLE.—What will 501 pounds of cotton bring at $9\frac{5}{16}$ cents.

SOLUTION.—Find the 501 in the column on the page where the price is $9\frac{5}{16}$ cents and to the right of the 501, you will find the answer, which is \$46.66.

In the "Cotton Seller's Table," the calculations are made in 16ths. Below we give a table, showing the value of any bale of cotton at $\frac{1}{32}$ of a cent.

TABLE No. 1. Estimates for 1-32.

From 300 pounds to 304 pounds.....	9 cents	From 465 pounds to 496 pounds.....	15 cents
From 305 pounds to 336 pounds.....	10 cents	From 497 pounds to 528 pounds.....	16 cents
From 337 pounds to 368 pounds.....	11 cents	From 529 pounds to 560 pounds.....	17 cents
From 369 pounds to 400 pounds.....	12 cents	From 561 pounds to 592 pounds.....	18 cents
From 401 pounds to 432 pounds.....	13 cents	From 593 pounds to 624 pounds.....	19 cents
From 433 pounds to 464 pounds.....	14 cents	From 625 pounds to 656 pounds.....	20 cents

COTTON SELLER'S TABLE From 300 to 649 lbs at **9³/₁₆C**

300	\$27 56	350	\$32 16	400	\$36 75	450	\$41 34	500	\$45 94	550	\$50 53	600	\$55 12
301	27 65	351	32 25	401	36 84	451	41 44	501	46 03	551	50 62	601	55 22
302	27 75	352	32 34	402	36 93	452	41 53	502	46 12	552	50 71	602	55 31
303	27 84	353	32 43	403	37 03	453	41 62	503	46 21	553	50 81	603	55 40
304	27 93	354	32 52	404	37 12	454	41 71	504	46 30	554	50 90	604	55 49
305	28 02	355	32 62	405	37 21	455	41 80	505	46 40	555	50 99	605	55 58
306	28 11	356	32 71	406	37 30	456	41 89	506	46 49	556	51 08	606	55 68
307	28 21	357	32 80	407	37 39	457	41 99	507	46 58	557	51 17	607	55 77
308	28 30	358	32 89	408	37 48	458	42 08	508	46 67	558	51 27	608	55 86
309	28 39	359	32 98	409	37 58	459	42 17	509	46 76	559	51 36	609	55 95
310	28 48	360	33 07	410	37 67	460	42 26	510	46 86	560	51 45	610	56 04
311	28 57	361	33 17	411	37 76	461	42 35	511	46 95	561	51 54	611	56 14
312	28 66	362	33 26	412	37 85	462	42 45	512	47 04	562	51 63	612	56 23
313	28 76	363	33 35	413	37 94	463	42 54	513	47 13	563	51 73	613	56 32
314	28 85	364	33 44	414	38 04	464	42 63	514	47 22	564	51 82	614	56 41
315	28 94	365	33 53	415	38 13	465	42 72	515	47 32	565	51 91	615	56 50
316	29 03	366	33 63	416	38 22	466	42 81	516	47 41	566	52 00	616	56 59
317	29 12	367	33 72	417	38 31	467	42 91	517	47 50	567	52 09	617	56 69
318	29 22	368	33 81	418	38 40	468	43 00	518	47 59	568	52 18	618	56 78
319	29 31	369	33 90	419	38 50	469	43 09	519	47 68	569	52 28	619	56 87
320	29 40	370	33 99	420	38 59	470	43 18	520	47 77	570	52 37	620	56 96
321	29 49	371	34 09	421	38 68	471	43 27	521	47 87	571	52 46	621	57 05
322	29 58	372	34 18	422	38 77	472	43 36	522	47 96	572	52 55	622	57 15
323	29 68	373	34 27	423	38 86	473	43 46	523	48 05	573	52 64	623	57 24
324	29 76	374	34 36	424	38 95	474	43 55	524	48 14	574	52 74	624	57 33
325	29 86	375	34 45	425	39 05	475	43 64	525	48 23	575	52 83	625	57 42
326	29 95	376	34 54	426	39 14	476	43 73	526	48 33	576	52 92	626	57 51
327	30 04	377	34 64	427	39 23	477	43 82	527	48 42	577	53 01	627	57 61
328	30 13	378	34 73	428	39 32	478	43 92	528	48 51	578	53 10	628	57 70
329	30 23	379	34 82	429	39 41	479	44 01	529	48 60	579	53 20	629	57 79
330	30 32	380	34 91	430	39 51	480	44 10	530	48 69	580	53 29	630	57 88
331	30 41	381	35 00	431	39 60	481	44 19	531	48 79	581	53 38	631	57 97
332	30 50	382	35 10	432	39 69	482	44 28	532	48 88	582	53 47	632	58 06
333	30 59	383	35 19	433	39 78	483	44 38	533	48 97	583	53 56	633	58 16
334	30 69	384	35 28	434	39 87	484	44 47	534	49 06	584	53 65	634	58 25
335	30 78	385	35 37	435	39 97	485	44 56	535	49 15	585	53 75	635	58 34
336	30 87	386	35 46	436	40 06	486	44 65	536	49 24	586	53 84	636	58 43
337	30 96	387	35 56	437	40 15	487	44 74	537	49 34	587	53 93	637	58 52
338	31 05	388	35 65	438	40 24	488	44 83	538	49 43	588	54 02	638	58 62
339	31 15	389	35 74	439	40 33	489	44 93	539	49 52	589	54 11	639	58 71
340	31 24	390	35 83	440	40 42	490	45 02	540	49 61	590	54 21	640	58 80
341	31 33	391	35 92	441	40 52	491	45 11	541	49 70	591	54 30	641	58 89
342	31 42	392	36 01	442	40 61	492	45 20	542	49 80	592	54 39	642	58 98
343	31 51	393	36 11	443	40 70	493	45 29	543	49 89	593	54 48	643	59 08
344	31 60	394	36 20	444	40 79	494	45 39	544	49 98	594	54 57	644	59 17
345	31 70	395	36 29	445	40 88	495	45 48	545	50 07	595	54 67	645	59 26
346	31 79	396	36 38	446	40 98	496	45 57	546	50 16	596	54 76	646	59 35
347	31 88	397	36 47	447	41 07	497	45 66	547	50 26	597	54 85	647	59 44
348	31 97	398	36 57	448	41 16	498	45 75	548	50 35	598	54 94	648	59 53
349	32 06	399	36 66	449	41 25	499	45 85	549	50 44	599	55 03	649	59 63

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

9¹/₄C

300	27 75	350	32 37	400	37 00	450	41 62	500	46 25	550	50 87	600	55 50
301	27 84	351	32 47	401	37 09	451	41 72	501	46 34	551	50 97	601	55 59
302	27 93	352	32 56	402	37 18	452	41 81	502	46 43	552	51 06	602	55 68
303	28 03	353	32 65	403	37 28	453	41 90	503	46 53	553	51 15	603	55 78
304	28 12	354	32 74	404	37 37	454	41 99	504	46 62	554	51 24	604	55 87
305	28 21	355	32 84	405	37 46	455	42 09	505	46 71	555	51 34	605	55 96
306	28 30	356	32 93	406	37 55	456	42 18	506	46 80	556	51 43	606	56 05
307	28 40	357	33 02	407	37 65	457	42 27	507	46 90	557	51 52	607	56 15
308	28 49	358	33 11	408	37 74	458	42 36	508	46 99	558	51 61	608	56 24
309	28 58	359	33 21	409	37 83	459	42 46	509	47 08	559	51 71	609	56 33
310	28 67	360	33 30	410	37 92	460	42 55	510	47 17	560	51 80	610	56 42
311	28 77	361	33 39	411	38 02	461	42 64	511	47 27	561	51 89	611	56 52
312	28 86	362	33 48	412	38 11	462	42 73	512	47 36	562	51 98	612	56 61
313	28 95	363	33 58	413	38 20	463	42 83	513	47 45	563	52 08	613	56 70
314	29 04	364	33 67	414	38 29	464	42 92	514	47 54	564	52 17	614	56 79
315	29 14	365	33 76	415	38 39	465	43 01	515	47 64	565	52 26	615	56 89
316	29 23	366	33 85	416	38 48	466	43 10	516	47 73	566	52 35	616	56 98
317	29 32	367	33 95	417	38 57	467	43 20	517	47 82	567	52 45	617	57 07
318	29 41	368	34 04	418	38 66	468	43 29	518	47 91	568	52 54	618	57 16
319	29 51	369	34 13	419	38 76	469	43 38	519	48 01	569	52 63	619	57 26
320	29 60	370	34 22	420	38 85	470	43 47	520	48 10	570	52 72	620	57 35
321	29 69	371	34 32	421	38 94	471	43 57	521	48 19	571	52 82	621	57 44
322	29 78	372	34 41	422	39 03	472	43 66	522	48 28	572	52 91	622	57 53
323	29 88	373	34 50	423	39 13	473	43 75	523	48 38	573	53 00	623	57 63
324	29 97	374	34 59	424	39 22	474	43 84	524	48 47	574	53 09	624	57 72
325	30 06	375	34 69	425	39 31	475	43 94	525	48 56	575	53 19	625	57 81
326	30 15	376	34 78	426	39 40	476	44 03	526	48 65	576	53 28	626	57 90
327	30 25	377	34 87	427	39 50	477	44 12	527	48 75	577	53 37	627	58 00
328	30 34	378	34 96	428	39 59	478	44 21	528	48 84	578	53 46	628	58 09
329	30 43	379	35 06	429	39 68	479	44 31	529	48 93	579	53 56	629	58 18
330	30 52	380	35 15	430	39 77	480	44 40	530	49 02	580	53 65	630	58 27
331	30 62	381	35 24	431	39 87	481	44 49	531	49 12	581	53 74	631	58 37
332	30 71	382	35 33	432	39 96	482	44 58	532	49 21	582	53 83	632	58 46
333	30 80	383	35 43	433	40 05	483	44 68	533	49 30	583	53 93	633	58 55
334	30 89	384	35 52	434	40 14	484	44 77	534	49 39	584	54 02	634	58 64
335	30 99	385	35 61	435	40 24	485	44 86	535	49 49	585	54 11	635	58 74
336	31 08	386	35 70	436	40 33	486	44 95	536	49 58	586	54 20	636	58 83
337	31 17	387	35 80	437	40 42	487	45 05	537	49 67	587	54 30	637	58 92
338	31 26	388	35 89	438	40 51	488	45 14	538	49 76	588	54 39	638	59 01
339	31 36	389	35 98	439	40 61	489	45 23	539	49 86	589	54 48	639	59 11
340	31 45	390	36 07	440	40 70	490	45 32	540	49 95	590	54 57	640	59 20
341	31 54	391	36 17	441	40 79	491	45 42	541	50 04	591	54 67	641	59 29
342	31 63	392	36 26	442	40 88	492	45 51	542	50 13	592	54 76	642	59 38
343	31 73	393	36 35	443	40 98	493	45 60	543	50 23	593	54 85	643	59 48
344	31 82	394	36 44	444	41 07	494	45 69	544	50 32	594	54 94	644	59 57
345	31 91	395	36 54	445	41 16	495	45 79	545	50 41	595	55 04	645	59 66
346	32 00	396	36 63	446	41 25	496	45 88	546	50 50	596	55 13	646	59 75
347	32 10	397	36 72	447	41 35	497	45 97	547	50 60	597	55 22	647	59 85
348	32 19	398	36 81	448	41 44	498	46 06	548	50 69	598	55 31	648	59 94
349	32 28	399	36 91	449	41 53	499	46 16	549	50 78	599	55 41	649	60 03

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

9⁵/₁₆C

300	\$27 94	350	\$32 59	400	\$37 25	450	\$41 91	500	\$46 56	550	\$51 22	600	\$55 87
301	28 03	351	32 69	401	37 34	451	42 00	501	46 66	551	51 31	601	55 97
302	28 12	352	32 78	402	37 44	452	42 09	502	46 75	552	51 40	602	56 06
303	28 22	353	32 87	403	37 53	453	42 19	503	46 84	553	51 50	603	56 15
304	28 31	354	32 97	404	37 62	454	42 28	504	46 93	554	51 59	604	56 25
305	28 40	355	33 06	405	37 72	455	42 37	505	47 03	555	51 68	605	56 34
306	28 50	356	33 15	406	37 81	456	42 46	506	47 12	556	51 78	606	56 43
307	28 59	357	33 25	407	37 90	457	42 56	507	47 21	557	51 87	607	56 53
308	28 68	358	33 34	408	37 99	458	42 65	508	47 31	558	51 96	608	56 62
309	28 78	359	33 43	409	38 09	459	42 74	509	47 40	559	52 06	609	56 71
310	28 87	360	33 52	410	38 18	460	42 84	510	47 49	560	52 15	610	56 81
311	28 96	361	33 62	411	38 27	461	42 93	511	47 59	561	52 24	611	56 90
312	29 05	362	33 71	412	38 37	462	43 02	512	47 68	562	52 34	612	56 99
313	29 15	363	33 80	413	38 46	463	43 12	513	47 77	563	52 43	613	57 09
314	29 24	364	33 90	414	38 55	464	43 21	514	47 87	564	52 52	614	57 18
315	29 33	365	33 99	415	38 65	465	43 30	515	47 96	565	52 62	615	57 27
316	29 43	366	34 08	416	38 74	466	43 40	516	48 05	566	52 71	616	57 36
317	29 52	367	34 18	417	38 83	467	43 49	517	48 15	567	52 80	617	57 46
318	29 61	368	34 27	418	38 93	468	43 58	518	48 24	568	52 89	618	57 55
319	29 71	369	34 36	419	39 02	469	43 68	519	48 33	569	52 99	619	57 64
320	29 80	370	34 46	420	39 11	470	43 77	520	48 42	570	53 08	620	57 74
321	29 89	371	34 55	421	39 21	471	43 86	521	48 52	571	53 17	621	57 83
322	29 99	372	34 64	422	39 30	472	43 95	522	48 61	572	53 27	622	57 92
323	30 08	373	34 74	423	39 39	473	44 05	523	48 70	573	53 36	623	58 02
324	30 17	374	34 83	424	39 48	474	44 14	524	48 80	574	53 45	624	58 11
325	30 27	375	34 92	425	39 58	475	44 23	525	48 89	575	53 55	625	58 20
326	30 36	376	35 01	426	39 67	476	44 33	526	48 98	576	53 64	626	58 30
327	30 45	377	35 11	427	39 76	477	44 42	527	49 08	577	53 73	627	58 39
328	30 54	378	35 20	428	39 86	478	44 51	528	49 17	578	53 83	628	58 48
329	30 64	379	35 29	429	39 95	479	44 61	529	49 26	579	53 92	629	58 58
330	30 73	380	35 39	430	40 04	480	44 70	530	49 36	580	54 01	630	58 67
331	30 82	381	35 48	431	40 14	481	44 79	531	49 45	581	54 11	631	58 76
332	30 92	382	35 57	432	40 23	482	44 89	532	49 54	582	54 20	632	58 85
333	31 01	383	35 67	433	40 32	483	44 98	533	49 64	583	54 29	633	58 95
334	31 10	384	35 76	434	40 42	484	45 07	534	49 73	584	54 38	634	59 04
335	31 20	385	35 85	435	40 51	485	45 17	535	49 82	585	54 48	635	59 13
336	31 29	386	35 95	436	40 60	486	45 26	536	49 91	586	54 57	636	59 23
337	31 38	387	36 04	437	40 70	487	45 35	537	50 01	587	54 66	637	59 32
338	31 48	388	36 13	438	40 79	488	45 44	538	50 10	588	54 76	638	59 41
339	31 57	389	36 23	439	40 88	489	45 54	539	50 19	589	54 85	639	59 51
340	31 66	390	36 32	440	40 97	490	45 63	540	50 29	590	54 94	640	59 60
341	31 76	391	36 41	441	41 07	491	45 72	541	50 38	591	55 04	641	59 69
342	31 85	392	36 50	442	41 16	492	45 82	542	50 47	592	55 13	642	59 79
343	31 94	393	36 60	443	41 25	493	45 91	543	50 57	593	55 22	643	59 88
344	32 03	394	36 69	444	41 35	494	46 00	544	50 66	594	55 32	644	59 97
345	32 13	395	36 78	445	41 44	495	46 10	545	50 75	595	55 41	645	60 07
346	32 22	396	36 88	446	41 53	496	46 19	546	50 85	596	55 50	646	60 16
347	32 31	397	36 97	447	41 63	497	46 28	547	50 94	597	55 60	647	60 25
348	32 41	398	37 06	448	41 72	498	46 38	548	51 03	598	55 69	648	60 34
349	32 50	399	37 16	449	41 81	499	46 47	549	51 13	599	55 78	649	60 44

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

9³/₈C

300	28 12	350	32 81	400	37 50	450	42 19	500	46 87	550	51 56	600	56 25
301	28 22	351	32 91	401	37 59	451	42 28	501	46 97	551	51 66	601	56 34
302	28 31	352	33 00	402	37 69	452	42 37	502	47 06	552	51 75	602	56 44
303	28 41	353	33 09	403	37 78	453	42 47	503	47 16	553	51 84	603	56 53
304	28 50	354	33 19	404	37 87	454	42 56	504	47 25	554	51 94	604	56 62
305	28 59	355	33 28	405	37 97	455	42 66	505	47 34	555	52 03	605	56 72
306	28 69	356	33 37	406	38 06	456	42 75	506	47 44	556	52 12	606	56 81
307	28 78	357	33 47	407	38 16	457	42 84	507	47 53	557	52 22	607	56 91
308	28 87	358	33 56	408	38 25	458	42 94	508	47 62	558	52 31	608	57 00
309	28 97	359	33 66	409	38 34	459	43 03	509	47 72	559	52 41	609	57 09
310	29 06	360	33 75	410	38 44	460	43 12	510	47 81	560	52 50	610	57 19
311	29 16	361	33 84	411	38 53	461	43 22	511	47 91	561	52 59	611	57 28
312	29 25	362	33 94	412	38 62	462	43 31	512	48 00	562	52 69	612	57 37
313	29 34	363	34 03	413	38 72	463	43 41	513	48 09	563	52 78	613	57 47
314	29 44	364	34 12	414	38 81	464	43 50	514	48 19	564	52 87	614	57 56
315	29 53	365	34 22	415	38 91	465	43 59	515	48 28	565	52 97	615	57 66
316	29 62	366	34 31	416	39 00	466	43 69	516	48 37	566	53 06	616	57 75
317	29 72	367	34 41	417	39 09	467	43 78	517	48 47	567	53 16	617	57 84
318	29 81	368	34 50	418	39 19	468	43 87	518	48 56	568	53 25	618	57 94
319	29 91	369	34 59	419	39 28	469	43 97	519	48 66	569	53 34	619	58 03
320	30 00	370	34 69	420	39 37	470	44 06	520	48 75	570	53 44	620	58 12
321	30 09	371	34 78	421	39 47	471	44 16	521	48 84	571	53 53	621	58 22
322	30 19	372	34 87	422	39 56	472	44 25	522	48 94	572	53 62	622	58 31
323	30 28	373	34 97	423	39 66	473	44 34	523	49 03	573	53 72	623	58 41
324	30 37	374	35 06	424	39 75	474	44 44	524	49 12	574	53 81	624	58 50
325	30 47	375	35 16	425	39 84	475	44 53	525	49 22	575	53 91	625	58 59
326	30 56	376	35 25	426	39 94	476	44 62	526	49 31	576	54 00	626	58 69
327	30 66	377	35 34	427	40 03	477	44 72	527	49 41	577	54 09	627	58 78
328	30 75	378	35 44	428	40 12	478	44 81	528	49 50	578	54 19	628	58 87
329	30 84	379	35 53	429	40 22	479	44 91	529	49 59	579	54 28	629	58 97
330	30 94	380	35 62	430	40 31	480	45 00	530	49 69	580	54 37	630	59 06
331	31 03	381	35 72	431	40 41	481	45 09	531	49 78	581	54 47	631	59 16
332	31 12	382	35 81	432	40 50	482	45 19	532	49 87	582	54 56	632	59 25
333	31 22	383	35 91	433	40 59	483	45 28	533	49 97	583	54 66	633	59 34
334	31 31	384	36 00	434	40 69	484	45 37	534	50 06	584	54 75	634	59 44
335	31 41	385	36 09	435	40 78	485	45 47	535	50 16	585	54 84	635	59 53
336	31 50	386	36 19	436	40 87	486	45 56	536	50 25	586	54 94	636	59 62
337	31 59	387	36 28	437	40 97	487	45 66	537	50 34	587	55 03	637	59 72
338	31 69	388	36 37	438	41 06	488	45 75	538	50 44	588	55 12	638	59 81
339	31 78	389	36 47	439	41 16	489	45 84	539	50 53	589	55 22	639	59 91
340	31 87	390	36 56	440	41 25	490	45 94	540	50 62	590	55 31	640	60 00
341	31 97	391	36 66	441	41 34	491	46 03	541	50 72	591	55 41	641	60 09
342	32 06	392	36 75	442	41 44	492	46 12	542	50 81	592	55 50	642	60 19
343	32 16	393	36 84	443	41 53	493	46 22	543	50 91	593	55 59	643	60 28
344	32 25	394	36 94	444	41 62	494	46 31	544	51 00	594	55 69	644	60 37
345	32 34	395	37 03	445	41 72	495	46 41	545	51 09	595	55 78	645	60 47
346	32 44	396	37 12	446	41 81	496	46 50	546	51 19	596	55 87	646	60 56
347	32 53	397	37 22	447	41 91	497	46 59	547	51 28	597	55 97	647	60 66
348	32 62	398	37 31	448	42 00	498	46 69	548	51 37	598	56 06	648	60 75
349	32 72	399	37 41	449	42 09	499	46 78	549	51 47	599	56 16	649	60 84

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

9⁷/₁₆C

300	28 31	350	33 03	400	37 75	450	42 47	500	47 19	550	51 91	600	56 62
301	28 41	351	33 13	401	37 84	451	42 56	501	47 28	551	52 00	601	56 72
302	28 50	352	33 22	402	37 94	452	42 66	502	47 38	552	52 09	602	56 81
303	28 60	353	33 31	403	38 03	453	42 75	503	47 47	553	52 19	603	56 91
304	28 69	354	33 41	404	38 13	454	42 85	504	47 56	554	52 28	604	57 00
305	28 78	355	33 50	405	38 22	455	42 94	505	47 66	555	52 38	605	57 10
306	28 88	356	33 60	406	38 32	456	43 03	506	47 75	556	52 47	606	57 19
307	28 97	357	33 69	407	38 41	457	43 13	507	47 85	557	52 57	607	57 29
308	29 07	358	33 79	408	38 50	458	43 22	508	47 94	558	52 66	608	57 38
309	29 16	359	33 88	409	38 60	459	43 32	509	48 04	559	52 76	609	57 47
310	29 26	360	33 97	410	38 69	460	43 41	510	48 13	560	52 85	610	57 57
311	29 35	361	34 07	411	38 79	461	43 51	511	48 23	561	52 94	611	57 66
312	29 44	362	34 16	412	38 88	462	43 60	512	48 32	562	53 04	612	57 76
313	29 54	363	34 26	413	38 98	463	43 70	513	48 41	563	53 13	613	57 85
314	29 63	364	34 35	414	39 07	464	43 79	514	48 51	564	53 23	614	57 95
315	29 73	365	34 45	415	39 17	465	43 88	515	48 60	565	53 32	615	58 04
316	29 82	366	34 54	416	39 26	466	43 98	516	48 70	566	53 42	616	58 13
317	29 92	367	34 64	417	39 35	467	44 07	517	48 79	567	53 51	617	58 23
318	30 01	368	34 73	418	39 45	468	44 17	518	48 89	568	53 60	618	58 32
319	30 11	369	34 82	419	39 54	469	44 26	519	48 98	569	53 70	619	58 42
320	30 20	370	34 92	420	39 64	470	44 36	520	49 07	570	53 79	620	58 51
321	30 29	371	35 01	421	39 73	471	44 45	521	49 17	571	53 89	621	58 61
322	30 39	372	35 11	422	39 83	472	44 54	522	49 26	572	53 98	622	58 70
323	30 48	373	35 20	423	39 92	473	44 64	523	49 36	573	54 08	623	58 80
324	30 58	374	35 30	424	40 01	474	44 73	524	49 45	574	54 17	624	58 89
325	30 67	375	35 39	425	40 11	475	44 83	525	49 55	575	54 27	625	58 98
326	30 77	376	35 48	426	40 20	476	44 92	526	49 64	576	54 36	626	59 08
327	30 86	377	35 58	427	40 30	477	45 02	527	49 74	577	54 45	627	59 17
328	30 95	378	35 67	428	40 39	478	45 11	528	49 83	578	54 55	628	59 27
329	31 05	379	35 77	429	40 49	479	45 21	529	49 92	579	54 64	629	59 36
330	31 14	380	35 86	430	40 58	480	45 30	530	50 02	580	54 74	630	59 46
331	31 24	381	35 96	431	40 68	481	45 39	531	50 11	581	54 83	631	59 55
332	31 33	382	36 05	432	40 77	482	45 49	532	50 21	582	54 93	632	59 64
333	31 43	383	36 15	433	40 86	483	45 58	533	50 30	583	55 02	633	59 74
334	31 52	384	36 24	434	40 96	484	45 68	534	50 40	584	55 11	634	59 83
335	31 62	385	36 33	435	41 05	485	45 77	535	50 49	585	55 21	635	59 93
336	31 71	386	36 43	436	41 15	486	45 87	536	50 58	586	55 30	636	60 02
337	31 80	387	36 52	437	41 24	487	45 96	537	50 68	587	55 40	637	60 12
338	31 90	388	36 62	438	41 34	488	46 05	538	50 77	588	55 49	638	60 21
339	31 99	389	36 71	439	41 43	489	46 15	539	50 87	589	55 59	639	60 31
340	32 09	390	36 81	440	41 52	490	46 24	540	50 96	590	55 68	640	60 40
341	32 18	391	36 90	441	41 62	491	46 34	541	51 06	591	55 78	641	60 49
342	32 28	392	36 99	442	41 71	492	46 43	542	51 15	592	55 87	642	60 59
343	32 37	393	37 09	443	41 81	493	46 53	543	51 25	593	55 96	643	60 68
344	32 46	394	37 18	444	41 90	494	46 62	544	51 34	594	56 06	644	60 78
345	32 56	395	37 28	445	42 00	495	46 72	545	51 43	595	56 15	645	60 87
346	32 65	396	37 37	446	42 09	496	46 81	546	51 53	596	56 25	646	60 97
347	32 75	397	37 47	447	42 19	497	46 90	547	51 62	597	56 34	647	61 06
348	32 84	398	37 56	448	42 28	498	47 00	548	51 72	598	56 44	648	61 15
349	32 94	399	37 66	449	42 37	499	47 09	549	51 81	599	56 53	649	61 25

COTTON SELLER'S TABLE From 300 to 649 Lbs at **9¹/₂C**

300	28 50	350	33 25	400	38 00	450	42 75	500	47 50	550	52 25	600	57 00
301	28 59	351	33 34	401	38 09	451	42 84	501	47 59	551	52 34	601	57 09
302	28 69	352	33 44	402	38 19	452	42 94	502	47 69	552	52 44	602	57 19
303	28 78	353	33 53	403	38 28	453	43 03	503	47 78	553	52 53	603	57 28
304	28 88	354	33 63	404	38 38	454	43 13	504	47 88	554	52 63	604	57 38
305	28 97	355	33 72	405	38 47	455	43 22	505	47 97	555	52 72	605	57 47
306	29 07	356	33 82	406	38 57	456	43 32	506	48 07	556	52 82	606	57 57
307	29 16	357	33 91	407	38 66	457	43 41	507	48 16	557	52 91	607	57 66
308	29 26	358	34 01	408	38 76	458	43 51	508	48 26	558	53 01	608	57 76
309	29 35	359	34 10	409	38 85	459	43 60	509	48 35	559	53 10	609	57 85
310	29 45	360	34 20	410	38 95	460	43 70	510	48 45	560	53 20	610	57 95
311	29 54	361	34 29	411	39 04	461	43 79	511	48 54	561	53 29	611	58 04
312	29 64	362	34 39	412	39 14	462	43 89	512	48 64	562	53 39	612	58 14
313	29 73	363	34 48	413	39 23	463	43 98	513	48 73	563	53 48	613	58 23
314	29 83	364	34 58	414	39 33	464	44 08	514	48 83	564	53 58	614	58 33
315	29 92	365	34 67	415	39 42	465	44 17	515	48 92	565	53 67	615	58 42
316	30 02	366	34 77	416	39 52	466	44 27	516	49 02	566	53 77	616	58 52
317	30 11	367	34 86	417	39 61	467	44 36	517	49 11	567	53 86	617	58 61
318	30 21	368	34 96	418	39 71	468	44 46	518	49 21	568	53 96	618	58 71
319	30 30	369	35 05	419	39 80	469	44 55	519	49 30	569	54 05	619	58 80
320	30 40	370	35 15	420	39 90	470	44 65	520	49 40	570	54 15	620	58 90
321	30 49	371	35 24	421	39 99	471	44 74	521	49 49	571	54 24	621	58 99
322	30 59	372	35 34	422	40 09	472	44 84	522	49 59	572	54 34	622	59 09
323	30 68	373	35 43	423	40 18	473	44 93	523	49 68	573	54 43	623	59 18
324	30 78	374	35 53	424	40 28	474	45 03	524	49 78	574	54 53	624	59 28
325	30 87	375	35 62	425	40 37	475	45 12	525	49 87	575	54 62	625	59 37
326	30 97	376	35 72	426	40 47	476	45 22	526	49 97	576	54 72	626	59 47
327	31 06	377	35 81	427	40 56	477	45 31	527	50 06	577	54 81	627	59 56
328	31 16	378	35 91	428	40 66	478	45 41	528	50 16	578	54 91	628	59 66
329	31 25	379	36 00	429	40 75	479	45 50	529	50 25	579	55 00	629	59 75
330	31 35	380	36 10	430	40 85	480	45 60	530	50 35	580	55 10	630	59 85
331	31 44	381	36 19	431	40 94	481	45 69	531	50 44	581	55 19	631	59 94
332	31 54	382	36 29	432	41 04	482	45 79	532	50 54	582	55 29	632	60 04
333	31 63	383	36 38	433	41 13	483	45 88	533	50 63	583	55 38	633	60 13
334	31 73	384	36 48	434	41 23	484	45 98	534	50 73	584	55 48	634	60 23
335	31 82	385	36 57	435	41 32	485	46 07	535	50 82	585	55 57	635	60 32
336	31 92	386	36 67	436	41 42	486	46 17	536	50 92	586	55 67	636	60 42
337	32 01	387	36 76	437	41 51	487	46 26	537	51 01	587	55 76	637	60 51
338	32 11	388	36 86	438	41 61	488	46 36	538	51 11	588	55 86	638	60 61
339	32 20	389	36 95	439	41 70	489	46 45	539	51 20	589	55 95	639	60 70
340	32 30	390	37 05	440	41 80	490	46 55	540	51 30	590	56 05	640	60 80
341	32 39	391	37 14	441	41 89	491	46 64	541	51 39	591	56 14	641	60 89
342	32 49	392	37 24	442	41 99	492	46 74	542	51 49	592	56 24	642	60 99
343	32 58	393	37 33	443	42 08	493	46 83	543	51 58	593	56 33	643	61 08
344	32 68	394	37 43	444	42 18	494	46 93	544	51 68	594	56 43	644	61 18
345	32 77	395	37 52	445	42 27	495	47 02	545	51 77	595	56 52	645	61 27
346	32 87	396	37 62	446	42 37	496	47 12	546	51 87	596	56 62	646	61 37
347	32 96	397	37 71	447	42 46	497	47 21	547	51 96	597	56 71	647	61 46
348	33 06	398	37 81	448	42 56	498	47 31	548	52 06	598	56 81	648	61 56
349	33 15	399	37 90	449	42 65	499	47 40	549	52 15	599	56 90	649	61 65

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

9⁹/₁₆C

300	\$28 69	350	\$33 47	400	\$38 25	450	\$43 03	500	\$47 81	550	\$52 59	600	\$57 37
301	28 78	351	33 56	401	38 35	451	43 13	501	47 91	551	52 69	601	57 47
302	28 88	352	33 66	402	38 44	452	43 22	502	48 00	552	52 78	602	57 57
303	28 97	353	33 76	403	38 54	453	43 32	503	48 10	553	52 88	603	57 66
304	29 07	354	33 85	404	38 63	454	43 41	504	48 19	554	52 98	604	57 76
305	29 17	355	33 95	405	38 73	455	43 51	505	48 29	555	53 07	605	57 85
306	29 26	356	34 04	406	38 82	456	43 60	506	48 39	556	53 17	606	57 95
307	29 36	357	34 14	407	38 92	457	43 70	507	48 48	557	53 26	607	58 04
308	29 45	358	34 23	408	39 01	458	43 80	508	48 58	558	53 36	608	58 14
309	29 55	359	34 33	409	39 11	459	43 89	509	48 67	559	53 45	609	58 24
310	29 64	360	34 42	410	39 21	460	43 99	510	48 77	560	53 55	610	58 33
311	29 74	361	34 52	411	39 30	461	44 08	511	48 86	561	53 65	611	58 43
312	29 83	362	34 62	412	39 40	462	44 18	512	48 96	562	53 74	612	58 52
313	29 93	363	34 71	413	39 49	463	44 27	513	49 06	563	53 84	613	58 62
314	30 03	364	34 81	414	39 59	464	44 37	514	49 15	564	53 93	614	58 71
315	30 12	365	34 90	415	39 68	465	44 47	515	49 25	565	54 03	615	58 81
316	30 22	366	35 00	416	39 78	466	44 56	516	49 34	566	54 12	616	58 90
317	30 31	367	35 09	417	39 88	467	44 66	517	49 44	567	54 22	617	59 00
318	30 41	368	35 19	418	39 97	468	44 75	518	49 53	568	54 31	618	59 10
319	30 50	369	35 29	419	40 07	469	44 85	519	49 63	569	54 41	619	59 19
320	30 60	370	35 38	420	40 16	470	44 94	520	49 72	570	54 51	620	59 29
321	30 70	371	35 48	421	40 26	471	45 04	521	49 82	571	54 60	621	59 38
322	30 79	372	35 57	422	40 35	472	45 13	522	49 92	572	54 70	622	59 48
323	30 89	373	35 67	423	40 45	473	45 23	523	50 01	573	54 79	623	59 57
324	30 98	374	35 76	424	40 54	474	45 33	524	50 11	574	54 89	624	59 67
325	31 08	375	35 86	425	40 64	475	45 42	525	50 20	575	54 98	625	59 77
326	31 17	376	35 95	426	40 74	476	45 52	526	50 30	576	55 08	626	59 86
327	31 27	377	36 05	427	40 83	477	45 61	527	50 39	577	55 18	627	59 96
328	31 36	378	36 15	428	40 93	478	45 71	528	50 49	578	55 27	628	60 05
329	31 46	379	36 24	429	41 02	479	45 80	529	50 59	579	55 37	629	60 15
330	31 56	380	36 34	430	41 12	480	45 90	530	50 68	580	55 46	630	60 24
331	31 65	381	36 43	431	41 21	481	46 00	531	50 78	581	55 56	631	60 34
332	31 75	382	36 53	432	41 31	482	46 09	532	50 87	582	55 65	632	60 43
333	31 84	383	36 62	433	41 41	483	46 19	533	50 97	583	55 75	633	60 53
334	31 94	384	36 72	434	41 50	484	46 28	534	51 06	584	55 84	634	60 63
335	32 03	385	36 82	435	41 60	485	46 38	535	51 16	585	55 94	635	60 72
336	32 13	386	36 91	436	41 69	486	46 47	536	51 25	586	56 04	636	60 82
337	32 23	387	37 01	437	41 79	487	46 57	537	51 35	587	56 13	637	60 91
338	32 32	388	37 10	438	41 88	488	46 66	538	51 45	588	56 23	638	61 01
339	32 42	389	37 20	439	41 98	489	46 76	539	51 54	589	56 32	639	61 10
340	32 51	390	37 29	440	42 07	490	46 86	540	51 64	590	56 42	640	61 20
341	32 61	391	37 39	441	42 17	491	46 95	541	51 73	591	56 51	641	61 30
342	32 70	392	37 48	442	42 27	492	47 05	542	51 83	592	56 61	642	61 39
343	32 80	393	37 58	443	42 36	493	47 14	543	51 92	593	56 71	643	61 49
344	32 89	394	37 68	444	42 46	494	47 24	544	52 02	594	56 80	644	61 58
345	32 99	395	37 77	445	42 55	495	47 33	545	52 12	595	56 90	645	61 68
346	33 09	396	37 87	446	42 65	496	47 43	546	52 21	596	56 99	646	61 77
347	33 18	397	37 96	447	42 74	497	47 53	547	52 31	597	57 09	647	61 87
348	33 28	398	38 06	448	42 84	498	47 62	548	52 40	598	57 18	648	61 96
349	33 37	399	38 15	449	42 94	499	47 72	549	52 50	599	57 28	649	62 06

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

9⁵/₈C

300	28	87	350	33	69	400	38	50	450	43	31	500	48	12	550	52	94	600	57	75
301	28	97	351	33	78	401	38	60	451	43	41	501	48	22	551	53	03	601	57	85
302	29	07	352	33	88	402	38	69	452	43	50	502	48	32	552	53	13	602	57	94
303	29	16	353	33	98	403	38	79	453	43	60	503	48	41	553	53	23	603	58	04
304	29	26	354	34	07	404	38	88	454	43	70	504	48	51	554	53	32	604	58	13
305	29	36	355	34	17	405	38	98	455	43	79	505	48	61	555	53	42	605	58	23
306	29	45	356	34	26	406	39	08	456	43	89	506	48	70	556	53	51	606	58	33
307	29	55	357	34	36	407	39	17	457	43	99	507	48	80	557	53	61	607	58	42
308	29	64	358	34	46	408	39	27	458	44	08	508	48	89	558	53	71	608	58	52
309	29	74	359	34	55	409	39	37	459	44	18	509	48	99	559	53	80	609	58	62
310	29	84	360	34	65	410	39	46	460	44	27	510	49	09	560	53	90	610	58	71
311	29	93	361	34	75	411	39	56	461	44	37	511	49	18	561	54	00	611	58	81
312	30	03	362	34	84	412	39	65	462	44	47	512	49	28	562	54	09	612	58	90
313	30	13	363	34	94	413	39	75	463	44	56	513	49	38	563	54	19	613	59	00
314	30	22	364	35	03	414	39	85	464	44	66	514	49	47	564	54	28	614	59	10
315	30	32	365	35	13	415	39	94	465	44	76	515	49	57	565	54	38	615	59	19
316	30	41	366	35	23	416	40	04	466	44	85	516	49	66	566	54	48	616	59	29
317	30	51	367	35	32	417	40	14	467	44	95	517	49	76	567	54	57	617	59	39
318	30	61	368	35	42	418	40	23	468	45	04	518	49	86	568	54	67	618	59	48
319	30	70	369	35	52	419	40	33	469	45	14	519	49	95	569	54	77	619	59	58
320	30	80	370	35	61	420	40	42	470	45	24	520	50	05	570	54	86	620	59	67
321	30	90	371	35	71	421	40	52	471	45	33	521	50	15	571	54	96	621	59	77
322	30	99	372	35	80	422	40	62	472	45	43	522	50	24	572	55	05	622	59	87
323	31	09	373	35	90	423	40	71	473	45	53	523	50	34	573	55	15	623	59	96
324	31	18	374	36	00	424	40	81	474	45	62	524	50	43	574	55	25	624	60	06
325	31	28	375	36	09	425	40	91	475	45	72	525	50	53	575	55	34	625	60	16
326	31	38	376	36	19	426	41	00	476	45	81	526	50	63	576	55	44	626	60	25
327	31	47	377	36	29	427	41	10	477	45	91	527	50	72	577	55	54	627	60	35
328	31	57	378	36	38	428	41	19	478	46	01	528	50	82	578	55	63	628	60	44
329	31	67	379	36	48	429	41	29	479	46	10	529	50	92	579	55	73	629	60	54
330	31	76	380	36	57	430	41	39	480	46	20	530	51	01	580	55	82	630	60	64
331	31	86	381	36	67	431	41	48	481	46	30	531	51	11	581	55	92	631	60	73
332	31	95	382	36	77	432	41	58	482	46	39	532	51	20	582	56	02	632	60	83
333	32	05	383	36	86	433	41	68	483	46	49	533	51	30	583	56	11	633	60	93
334	32	15	384	36	96	434	41	77	484	46	58	534	51	40	584	56	21	634	61	02
335	32	24	385	37	06	435	41	78	485	46	68	535	51	49	585	56	31	635	61	12
336	32	34	386	37	15	436	41	69	486	46	78	536	51	59	586	56	40	636	61	21
337	32	44	387	37	25	437	42	60	487	46	87	537	51	69	587	56	50	637	61	31
338	32	53	388	37	34	438	42	61	488	46	97	538	51	78	588	56	59	638	61	41
339	32	63	389	37	44	439	42	52	489	47	07	539	51	88	589	56	69	639	61	50
340	32	72	390	37	54	440	42	53	490	47	16	540	51	97	590	56	79	640	61	60
341	32	82	391	37	63	441	42	54	491	47	26	541	52	07	591	56	88	641	61	70
342	32	92	392	37	73	442	42	45	492	47	35	542	52	17	592	56	98	642	61	79
343	33	01	393	37	83	443	42	46	493	47	45	543	52	26	593	57	08	643	61	89
344	33	11	394	37	92	444	42	37	494	47	55	544	52	36	594	57	17	644	61	98
345	33	21	395	38	02	445	42	38	495	47	64	545	52	46	595	57	27	645	62	08
346	33	30	396	38	11	446	42	39	496	47	74	546	52	55	596	57	36	646	62	18
347	33	40	397	38	21	447	43	20	497	47	84	547	52	65	597	57	46	647	62	27
348	33	49	398	38	31	448	43	21	498	47	93	548	52	74	598	57	56	648	62	37
349	33	59	399	38	40	449	43	22	499	48	03	549	52	84	599	57	65	649	62	47

COTTON SELLER'S TABLE From 300 to 649 Lbs at **9¹¹/₁₆C**

300	29 06	350	33 91	400	38 75	450	43 59	500	48 44	550	53 28	600	58 12
301	29 16	351	34 00	401	38 85	451	43 69	501	48 53	551	53 38	601	58 22
302	29 26	352	34 10	402	38 94	452	43 79	502	48 63	552	53 47	602	58 32
303	29 35	353	34 20	403	39 04	453	43 88	503	48 73	553	53 57	603	58 42
304	29 45	354	34 29	404	39 14	454	43 98	504	48 82	554	53 67	604	58 51
305	29 55	355	34 39	405	39 23	455	44 08	505	48 92	555	53 77	605	58 61
306	29 64	356	34 49	406	39 33	456	44 17	506	49 02	556	53 86	606	58 71
307	29 74	357	34 58	407	39 43	457	44 27	507	49 12	557	53 96	607	58 80
308	29 84	358	34 68	408	39 52	458	44 37	508	49 21	558	54 06	608	58 90
309	29 93	359	34 78	409	39 62	459	44 47	509	49 31	559	54 15	609	59 00
310	30 03	360	34 87	410	39 72	460	44 56	510	49 41	560	54 25	610	59 09
311	30 13	361	34 97	411	39 82	461	44 66	511	49 50	561	54 35	611	59 19
312	30 22	362	35 07	412	39 91	462	44 76	512	49 60	562	54 44	612	59 29
313	30 32	363	35 17	413	40 01	463	44 85	513	49 70	563	54 54	613	59 38
314	30 42	364	35 26	414	40 11	464	44 95	514	49 79	564	54 64	614	59 48
315	30 52	365	35 36	415	40 20	465	45 05	515	49 89	565	54 73	615	59 58
316	30 61	366	35 46	416	40 30	466	45 14	516	49 99	566	54 83	616	59 67
317	30 71	367	35 55	417	40 40	467	45 24	517	50 08	567	54 93	617	59 77
318	30 81	368	35 65	418	40 49	468	45 34	518	50 18	568	55 02	618	59 87
319	30 90	369	35 75	419	40 59	469	45 43	519	50 28	569	55 12	619	59 97
320	31 00	370	35 84	420	40 69	470	45 53	520	50 37	570	55 22	620	60 06
321	31 10	371	35 94	421	40 78	471	45 63	521	50 47	571	55 32	621	60 16
322	31 19	372	36 04	422	40 88	472	45 72	522	50 57	572	55 41	622	60 26
323	31 29	373	36 13	423	40 98	473	45 82	523	50 67	573	55 51	623	60 35
324	31 39	374	36 23	424	41 07	474	45 92	524	50 76	574	55 61	624	60 45
325	31 48	375	36 33	425	41 17	475	46 02	525	50 86	575	55 70	625	60 55
326	31 58	376	36 42	426	41 27	476	46 11	526	50 96	576	55 80	626	60 64
327	31 68	377	36 52	427	41 37	477	46 21	527	51 05	577	55 90	627	60 74
328	31 77	378	36 62	428	41 46	478	46 31	528	51 15	578	55 99	628	60 84
329	31 87	379	36 72	429	41 56	479	46 40	529	51 25	579	56 09	629	60 93
330	31 97	380	36 81	430	41 66	480	46 50	530	51 34	580	56 19	630	61 03
331	32 07	381	36 91	431	41 75	481	46 60	531	51 44	581	56 28	631	61 13
332	32 16	382	37 01	432	41 85	482	46 69	532	51 54	582	56 38	632	61 22
333	32 26	383	37 10	433	41 95	483	46 79	533	51 63	583	56 48	633	61 32
334	32 36	384	37 20	434	42 04	484	46 89	534	51 73	584	56 57	634	61 42
335	32 45	385	37 30	435	42 14	485	46 98	535	51 83	585	56 67	635	61 52
336	32 55	386	37 39	436	42 24	486	47 08	536	51 92	586	56 77	636	61 61
337	32 65	387	37 49	437	42 33	487	47 18	537	52 02	587	56 87	637	61 71
338	32 74	388	37 59	438	42 43	488	47 27	538	52 12	588	56 96	638	61 81
339	32 84	389	37 68	439	42 53	489	47 37	539	52 22	589	57 06	639	61 90
340	32 94	390	37 78	440	42 62	490	47 47	540	52 31	590	57 16	640	62 00
341	33 03	391	37 88	441	42 72	491	47 57	541	52 41	591	57 25	641	62 10
342	33 13	392	37 97	442	42 82	492	47 66	542	52 51	592	57 35	642	62 19
343	33 23	393	38 07	443	42 92	493	47 76	543	52 60	593	57 45	643	62 29
344	33 32	394	38 17	444	43 01	494	47 86	544	52 70	594	57 54	644	62 39
345	33 42	395	38 27	445	43 11	495	47 95	545	52 80	595	57 64	645	62 48
346	33 52	396	38 36	446	43 21	496	48 05	546	52 89	596	57 74	646	62 58
347	33 62	397	38 46	447	43 30	497	48 15	547	52 99	597	57 83	647	62 68
348	33 71	398	38 56	448	43 40	498	48 24	548	53 09	598	57 93	648	62 77
349	33 81	399	38 65	449	43 50	499	48 34	549	53 18	599	58 03	649	62 87

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

9³/₄C

300	29	25	350	34	12	400	39	00	450	43	87	500	48	75	550	53	62	600	58	50
301	29	35	351	34	22	401	39	10	451	43	97	501	48	85	551	53	72	601	58	60
302	29	44	352	34	32	402	39	19	452	44	07	502	48	94	552	53	82	602	58	69
303	29	54	353	34	42	403	39	29	453	44	17	503	49	04	553	53	92	603	58	79
304	29	64	354	34	51	404	39	39	454	44	26	504	49	14	554	54	01	604	58	89
305	29	74	355	34	61	405	39	49	455	44	36	505	49	24	555	54	11	605	58	99
306	29	83	356	34	71	406	39	58	456	44	46	506	49	33	556	54	21	606	59	08
307	29	93	357	34	81	407	39	68	457	44	56	507	49	43	557	54	31	607	59	18
308	30	03	358	34	90	408	39	78	458	44	65	508	49	53	558	54	40	608	59	28
309	30	13	359	35	00	409	39	88	459	44	75	509	49	63	559	54	50	609	59	38
310	30	22	360	35	10	410	39	97	460	44	85	510	49	72	560	54	60	610	59	47
311	30	32	361	35	20	411	40	07	461	44	95	511	49	82	561	54	70	611	59	57
312	30	42	362	35	29	412	40	17	462	45	04	512	49	92	562	54	79	612	59	67
313	30	52	363	35	39	413	40	27	463	45	14	513	50	02	563	54	89	613	59	77
314	30	61	364	35	49	414	40	36	464	45	24	514	50	11	564	54	99	614	59	86
315	30	71	365	35	59	415	40	46	465	45	34	515	50	21	565	55	09	615	59	96
316	30	81	366	35	68	416	40	56	466	45	43	516	50	31	566	55	18	616	60	06
317	30	91	367	35	78	417	40	66	467	45	53	517	50	41	567	55	28	617	60	16
318	31	00	368	35	88	418	40	75	468	45	63	518	50	50	568	55	38	618	60	25
319	31	10	369	35	98	419	40	85	469	45	73	519	50	60	569	55	48	619	60	35
320	31	20	370	36	07	420	40	95	470	45	82	520	50	70	570	55	57	620	60	45
321	31	30	371	36	17	421	41	05	471	45	92	521	50	80	571	55	67	621	60	55
322	31	39	372	36	27	422	41	14	472	46	02	522	50	89	572	55	77	622	60	64
323	31	49	373	36	37	423	41	24	473	46	12	523	50	99	573	55	87	623	60	74
324	31	59	374	36	46	424	41	34	474	46	21	524	51	09	574	55	96	624	60	84
325	31	69	375	36	56	425	41	44	475	46	31	525	51	19	575	56	06	625	60	94
326	31	78	376	36	66	426	41	53	476	46	41	526	51	28	576	56	16	626	61	03
327	31	88	377	36	76	427	41	63	477	46	51	527	51	38	577	56	26	627	61	13
328	31	98	378	36	85	428	41	73	478	46	60	528	51	48	578	56	35	628	61	23
329	32	08	379	36	95	429	41	83	479	46	70	529	51	58	579	56	45	629	61	33
330	32	17	380	37	05	430	41	92	480	46	80	530	51	67	580	56	55	630	61	42
331	32	27	381	37	15	431	42	02	481	46	90	531	51	77	581	56	65	631	61	52
332	32	37	382	37	24	432	42	12	482	46	99	532	51	87	582	56	74	632	61	62
333	32	47	383	37	34	433	42	22	483	47	09	533	51	97	583	56	84	633	61	72
334	32	56	384	37	44	434	42	31	484	47	19	534	52	06	584	56	94	634	61	81
335	32	66	385	37	54	435	42	41	485	47	29	535	52	16	585	57	04	635	61	91
336	32	76	386	37	63	436	42	51	486	47	38	536	52	26	586	57	13	636	62	01
337	32	86	387	37	73	437	42	61	487	47	48	537	52	36	587	57	23	637	62	11
338	32	95	388	37	83	438	42	70	488	47	58	538	52	45	588	57	33	638	62	20
339	33	05	389	37	93	439	42	80	489	47	68	539	52	55	589	57	43	639	62	30
340	33	15	390	38	02	440	42	90	490	47	77	540	52	65	590	57	52	640	62	40
341	33	25	391	38	12	441	43	00	491	47	87	541	52	75	591	57	62	641	62	50
342	33	34	392	38	22	442	43	09	492	47	97	542	52	84	592	57	72	642	62	59
343	33	44	393	38	32	443	43	19	493	48	07	543	52	94	593	57	82	643	62	69
344	33	54	394	38	41	444	43	29	494	48	16	544	53	04	594	57	91	644	62	79
345	33	64	395	38	51	445	43	39	495	48	26	545	53	14	595	58	01	645	62	89
346	33	73	396	38	61	446	43	48	496	48	36	546	53	23	596	58	11	646	62	98
347	33	83	397	38	71	447	43	58	497	48	46	547	53	33	597	58	21	647	63	08
348	33	93	398	38	80	448	43	68	498	48	55	548	53	43	598	58	30	648	63	18
349	34	03	399	38	90	449	43	78	499	48	65	549	53	53	599	58	40	649	63	28

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

9¹³₁₆C

300	\$29 44	350	\$34 34	400	\$39 25	450	\$44 16	500	\$49 06	550	\$53 97	600	\$58 87
301	29 54	351	34 44	401	39 35	451	44 25	501	49 16	551	54 07	601	58 97
302	29 63	352	34 54	402	39 45	452	44 35	502	49 26	552	54 16	602	59 07
303	29 73	353	34 64	403	39 54	453	44 45	503	49 36	553	54 26	603	59 17
304	29 83	354	34 74	404	39 64	454	44 55	504	49 45	554	54 36	604	59 27
305	29 93	355	34 83	405	39 74	455	44 64	505	49 55	555	54 46	605	59 37
306	30 03	356	34 93	406	39 84	456	44 74	506	49 65	556	54 56	606	59 46
307	30 12	357	35 03	407	39 94	457	44 84	507	49 75	557	54 66	607	59 56
308	30 22	358	35 13	408	40 03	458	44 94	508	49 85	558	54 75	608	59 66
309	30 32	359	35 23	409	40 13	459	45 04	509	49 95	559	54 85	609	59 76
310	30 42	360	35 33	410	40 23	460	45 14	510	50 04	560	54 95	610	59 86
311	30 52	361	35 42	411	40 33	461	45 24	511	50 14	561	55 05	611	59 95
312	30 61	362	35 52	412	40 43	462	45 33	512	50 24	562	55 15	612	60 05
313	30 71	363	35 62	413	40 53	463	45 43	513	50 34	563	55 24	613	60 15
314	30 81	364	35 72	414	40 62	464	45 53	514	50 44	564	55 34	614	60 25
315	30 91	365	35 82	415	40 72	465	45 63	515	50 53	565	55 44	615	60 35
316	31 01	366	35 91	416	40 82	466	45 73	516	50 63	566	55 54	616	60 44
317	31 11	367	36 01	417	40 92	467	45 82	517	50 73	567	55 64	617	60 54
318	31 20	368	36 11	418	41 02	468	45 92	518	50 83	568	55 73	618	60 64
319	31 30	369	36 21	419	41 11	469	46 02	519	50 93	569	55 83	619	60 74
320	31 40	370	36 31	420	41 21	470	46 12	520	51 02	570	55 93	620	60 84
321	31 50	371	36 40	421	41 31	471	46 22	521	51 12	571	56 03	621	60 94
322	31 60	372	36 50	422	41 41	472	46 31	522	51 22	572	56 13	622	61 03
323	31 69	373	36 60	423	41 51	473	46 41	523	51 32	573	56 23	623	61 13
324	31 79	374	36 70	424	41 60	474	46 51	524	51 42	574	56 32	624	61 23
325	31 89	375	36 80	425	41 70	475	46 61	525	51 52	575	56 42	625	61 33
326	31 99	376	36 89	426	41 80	476	46 71	526	51 61	576	56 52	626	61 43
327	32 09	377	36 99	427	41 90	477	46 81	527	51 71	577	56 62	627	61 52
328	32 18	378	37 09	428	42 00	478	46 90	528	51 81	578	56 72	628	61 62
329	32 28	379	37 19	429	42 10	479	47 00	529	51 91	579	56 81	629	61 72
330	32 38	380	37 29	430	42 19	480	47 10	530	52 01	580	56 91	630	61 82
331	32 48	381	37 39	431	42 29	481	47 20	531	52 10	581	57 01	631	61 92
332	32 58	382	37 48	432	42 39	482	47 30	532	52 20	582	57 11	632	62 01
333	32 68	383	37 58	433	42 49	483	47 39	533	52 30	583	57 21	633	62 11
334	32 77	384	37 68	434	42 59	484	47 49	534	52 40	584	57 30	634	62 21
335	32 87	385	37 78	435	42 68	485	47 59	535	52 50	585	57 40	635	62 31
336	32 97	386	37 88	436	42 78	486	47 69	536	52 59	586	57 50	636	62 41
337	33 07	387	37 97	437	42 88	487	47 79	537	52 69	587	57 60	637	62 51
338	33 17	388	38 07	438	42 98	488	47 88	538	52 79	588	57 70	638	62 60
339	33 26	389	38 17	439	43 08	489	47 98	539	52 89	589	57 80	639	62 70
340	33 36	390	38 27	440	43 17	490	48 08	540	52 99	590	57 89	640	62 80
341	33 46	391	38 37	441	43 27	491	48 18	541	53 09	591	57 99	641	62 90
342	33 56	392	38 46	442	43 37	492	48 28	542	53 18	592	58 09	642	63 00
343	33 66	393	38 56	443	43 47	493	48 38	543	53 28	593	58 19	643	63 09
344	33 75	394	38 66	444	43 57	494	48 47	544	53 38	594	58 29	644	63 19
345	33 85	395	38 76	445	43 67	495	48 57	545	53 48	595	58 38	645	63 29
346	33 95	396	38 86	446	43 76	496	48 67	546	53 58	596	58 48	646	63 39
347	34 05	397	38 96	447	43 86	497	48 77	547	53 67	597	58 58	647	63 49
348	34 15	398	39 05	448	43 96	498	48 87	548	53 77	598	58 68	648	63 58
349	34 25	399	39 15	449	44 06	499	48 96	549	53 87	599	58 78	649	63 68

COTTON SELLER'S TABLE From 300 to 649 Lbs at **97 3/8 C**

300	29	62	350	34	56	400	39	50	450	44	44	500	49	37	550	54	31	600	59	25
301	29	72	351	34	66	401	39	60	451	44	54	501	49	47	551	54	41	601	59	35
302	29	82	352	34	76	402	39	70	452	44	63	502	49	57	552	54	51	602	59	45
303	29	92	353	34	86	403	39	80	453	44	73	503	49	67	553	54	61	603	59	55
304	30	02	354	34	96	404	39	89	454	44	83	504	49	77	554	54	71	604	59	64
305	30	12	355	35	06	405	39	99	455	44	93	505	49	87	555	54	81	605	59	74
306	30	22	356	35	15	406	40	09	456	45	03	506	49	97	556	54	90	606	59	84
307	30	32	357	35	25	407	40	19	457	45	13	507	50	07	557	55	00	607	59	94
308	30	41	358	35	35	408	40	29	458	45	23	508	50	16	558	55	10	608	60	04
309	30	51	359	35	45	409	40	39	459	45	33	509	50	26	559	55	20	609	60	14
310	30	61	360	35	55	410	40	49	460	45	42	510	50	36	560	55	30	610	60	24
311	30	71	361	35	65	411	40	59	461	45	52	511	50	46	561	55	40	611	60	34
312	30	81	362	35	75	412	40	68	462	45	62	512	50	56	562	55	50	612	60	43
313	30	91	363	35	85	413	40	78	463	45	72	513	50	66	563	55	60	613	60	53
314	31	01	364	35	94	414	40	88	464	45	82	514	50	76	564	55	69	614	60	63
315	31	11	365	36	04	415	40	98	465	45	92	515	50	86	565	55	79	615	60	73
316	31	20	366	36	14	416	41	08	466	46	02	516	50	95	566	55	89	616	60	83
317	31	30	367	36	24	417	41	18	467	46	12	517	51	05	567	55	99	617	60	93
318	31	40	368	36	34	418	41	28	468	46	21	518	51	15	568	56	09	618	61	03
319	31	50	369	36	44	419	41	38	469	46	31	519	51	25	569	56	19	619	61	13
320	31	60	370	36	54	420	41	47	470	46	41	520	51	35	570	56	29	620	61	22
321	31	70	371	36	64	421	41	57	471	46	51	521	51	45	571	56	39	621	61	32
322	31	80	372	36	73	422	41	67	472	46	61	522	51	55	572	56	48	622	61	42
323	31	90	373	36	83	423	41	77	473	46	71	523	51	65	573	56	58	623	61	52
324	31	99	374	36	93	424	41	87	474	46	81	524	51	74	574	56	68	624	61	62
325	32	09	375	37	03	425	41	97	475	46	91	525	51	84	575	56	78	625	61	72
326	32	19	376	37	13	426	42	07	476	47	00	526	51	94	576	56	88	626	61	82
327	32	29	377	37	23	427	42	17	477	47	10	527	52	04	577	56	98	627	61	92
328	32	39	378	37	33	428	42	26	478	47	20	528	52	14	578	57	08	628	62	01
329	32	49	379	37	43	429	42	36	479	47	30	529	52	24	579	57	18	629	62	11
330	32	59	380	37	52	430	42	46	480	47	40	530	52	34	580	57	27	630	62	21
331	32	69	381	37	62	431	42	56	481	47	50	531	52	44	581	57	37	631	62	31
332	32	78	382	37	72	432	42	66	482	47	60	532	52	53	582	57	47	632	62	41
333	32	88	383	37	82	433	42	76	483	47	70	533	52	63	583	57	57	633	62	51
334	32	98	384	37	92	434	42	86	484	47	79	534	52	73	584	57	67	634	62	61
335	33	08	385	38	02	435	42	96	485	47	89	535	52	83	585	57	77	635	62	71
336	33	18	386	38	12	436	43	05	486	47	99	536	52	93	586	57	87	636	62	80
337	33	28	387	38	22	437	43	15	487	48	09	537	53	03	587	57	97	637	62	90
338	33	38	388	38	31	438	43	25	488	48	19	538	53	13	588	58	06	638	63	00
339	33	48	389	38	41	439	43	35	489	48	29	539	53	23	589	58	16	639	63	10
340	33	57	390	38	51	440	43	45	490	48	39	540	53	32	590	58	26	640	63	20
341	33	67	391	38	61	441	43	55	491	48	49	541	53	42	591	58	36	641	63	30
342	33	77	392	38	71	442	43	65	492	48	58	542	53	52	592	58	46	642	63	40
343	33	87	393	38	81	443	43	75	493	48	68	543	53	62	593	58	56	643	63	50
344	33	97	394	38	91	444	43	84	494	48	78	544	53	72	594	58	66	644	63	59
345	34	07	395	39	01	445	43	94	495	48	88	545	53	82	595	58	76	645	63	69
346	34	17	396	39	10	446	44	04	496	48	98	546	53	92	596	58	85	646	63	79
347	34	27	397	39	20	447	44	14	497	49	08	547	54	02	597	58	95	647	63	89
348	34	36	398	39	30	448	44	24	498	49	18	548	54	11	598	59	05	648	63	99
349	34	46	399	39	40	449	44	34	499	49	28	549	54	21	599	59	15	649	64	09

COTTON SELLER'S TABLE

From 300 to 649 Lbs at 9¹⁵/₁₆C

300	29	81	350	34	78	400	39	75	450	44	72	500	49	69	550	54	66	600	59	62
301	29	91	351	34	88	401	39	85	451	44	82	501	49	79	551	54	76	601	59	72
302	30	01	352	34	98	402	39	95	452	44	92	502	49	89	552	54	85	602	59	82
303	30	11	353	35	08	403	40	05	453	45	02	503	49	99	553	54	95	603	59	92
304	30	21	354	35	18	404	40	15	454	45	12	504	50	08	554	55	05	604	60	02
305	30	31	355	35	28	405	40	25	455	45	22	505	50	18	555	55	15	605	60	12
306	30	41	356	35	38	406	40	35	456	45	31	506	50	28	556	55	25	606	60	22
307	30	51	357	35	48	407	40	45	457	45	41	507	50	38	557	55	35	607	60	32
308	30	61	358	35	58	408	40	54	458	45	51	508	50	48	558	55	45	608	60	42
309	30	71	359	35	68	409	40	64	459	45	61	509	50	58	559	55	55	609	60	52
310	30	81	360	35	77	410	40	74	460	45	71	510	50	68	560	55	65	610	60	62
311	30	91	361	35	87	411	40	84	461	45	81	511	50	78	561	55	75	611	60	72
312	31	00	362	35	97	412	40	94	462	45	91	512	50	88	562	55	85	612	60	82
313	31	10	363	36	07	413	41	04	463	46	01	513	50	98	563	55	95	613	60	92
314	31	20	364	36	17	414	41	14	464	46	11	514	51	08	564	56	05	614	61	02
315	31	30	365	36	27	415	41	24	465	46	21	515	51	18	565	56	15	615	61	12
316	31	40	366	36	37	416	41	34	466	46	31	516	51	28	566	56	25	616	61	21
317	31	50	367	36	47	417	41	44	467	46	41	517	51	38	567	56	35	617	61	31
318	31	60	368	36	57	418	41	54	468	46	51	518	51	48	568	56	44	618	61	41
319	31	70	369	36	67	419	41	64	469	46	61	519	51	58	569	56	54	619	61	51
320	31	80	370	36	77	420	41	74	470	46	71	520	51	67	570	56	64	620	61	61
321	31	90	371	36	87	421	41	84	471	46	81	521	51	77	571	56	74	621	61	71
322	32	00	372	36	97	422	41	94	472	46	90	522	51	87	572	56	84	622	61	81
323	32	10	373	37	07	423	42	04	473	47	00	523	51	97	573	56	94	623	61	91
324	32	20	374	37	17	424	42	13	474	47	10	524	52	07	574	57	04	624	62	01
325	32	30	375	37	27	425	42	23	475	47	20	525	52	17	575	57	14	625	62	11
326	32	40	376	37	36	426	42	33	476	47	30	526	52	27	576	57	24	626	62	21
327	32	50	377	37	46	427	42	43	477	47	40	527	52	37	577	57	34	627	62	31
328	32	59	378	37	56	428	42	53	478	47	50	528	52	47	578	57	44	628	62	41
329	32	69	379	37	66	429	42	63	479	47	60	529	52	57	579	57	54	629	62	51
330	32	79	380	37	76	430	42	73	480	47	70	530	52	67	580	57	64	630	62	61
331	32	89	381	37	86	431	42	83	481	47	80	531	52	77	581	57	74	631	62	71
332	32	99	382	37	96	432	42	93	482	47	90	532	52	87	582	57	84	632	62	80
333	33	09	383	38	06	433	43	03	483	48	00	533	52	97	583	57	94	633	62	90
334	33	19	384	38	16	434	43	13	484	48	10	534	53	07	584	58	03	634	63	00
335	33	29	385	38	26	435	43	23	485	48	20	535	53	17	585	58	13	635	63	10
336	33	39	386	38	36	436	43	33	486	48	30	536	53	26	586	58	23	636	63	20
337	33	49	387	38	46	437	43	43	487	48	40	537	53	36	587	58	33	637	63	30
338	33	59	388	38	56	438	43	53	488	48	49	538	53	46	588	58	43	638	63	40
339	33	69	389	38	66	439	43	63	489	48	59	539	53	56	589	58	53	639	63	50
340	33	79	390	38	76	440	43	72	490	48	69	540	53	66	590	58	63	640	63	60
341	33	89	391	38	86	441	43	82	491	48	79	541	53	76	591	58	73	641	63	70
342	33	99	392	38	95	442	43	92	492	48	89	542	53	86	592	58	83	642	63	80
343	34	09	393	39	05	443	44	02	493	48	99	543	53	96	593	58	93	643	63	90
344	34	18	394	39	15	444	44	12	494	49	09	544	54	06	594	59	03	644	64	00
345	34	28	395	39	25	445	44	22	495	49	19	545	54	16	595	59	13	645	64	10
346	34	38	396	39	35	446	44	32	496	49	29	546	54	26	596	59	23	646	64	20
347	34	48	397	39	45	447	44	42	497	49	39	547	54	36	597	59	33	647	64	30
348	34	58	398	39	55	448	44	52	498	49	49	548	54	46	598	59	43	648	64	39
349	34	68	399	39	65	449	44	62	499	49	59	549	54	56	599	59	53	649	64	49

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

10c

300	30 00	350	35 00	400	40 00	450	45 00	500	50 00	550	55 00	600	60 00
301	30 10	351	35 10	401	40 10	451	45 10	501	50 10	551	55 10	601	60 10
302	30 20	352	35 20	402	40 20	452	45 20	502	50 20	552	55 20	602	60 20
303	30 30	353	35 30	403	40 30	453	45 30	503	50 30	553	55 30	603	60 30
304	30 40	354	35 40	404	40 40	454	45 40	504	50 40	554	55 40	604	60 40
305	30 50	355	35 50	405	40 50	455	45 50	505	50 50	555	55 50	605	60 50
306	30 60	356	35 60	406	40 60	456	45 60	506	50 60	556	55 60	606	60 60
307	30 70	357	35 70	407	40 70	457	45 70	507	50 70	557	55 70	607	60 70
308	30 80	358	35 80	408	40 80	458	45 80	508	50 80	558	55 80	608	60 80
309	30 90	359	35 90	409	40 90	459	45 90	509	50 90	559	55 90	609	60 90
310	31 00	360	36 00	410	41 00	460	46 00	510	51 00	560	56 00	610	61 00
311	31 10	361	36 10	411	41 10	461	46 10	511	51 10	561	56 10	611	61 10
312	31 20	362	36 20	412	41 20	462	46 20	512	51 20	562	56 20	612	61 20
313	31 30	363	36 30	413	41 30	463	46 30	513	51 30	563	56 30	613	61 30
314	31 40	364	36 40	414	41 40	464	46 40	514	51 40	564	56 40	614	61 40
315	31 50	365	36 50	415	41 50	465	46 50	515	51 50	565	56 50	615	61 50
316	31 60	366	36 60	416	41 60	466	46 60	516	51 60	566	56 60	616	61 60
317	31 70	367	36 70	417	41 70	467	46 70	517	51 70	567	56 70	617	61 70
318	31 80	368	36 80	418	41 80	468	46 80	518	51 80	568	56 80	618	61 80
319	31 90	369	36 90	419	41 90	469	46 90	519	51 90	569	56 90	619	61 90
320	32 00	370	37 00	420	42 00	470	47 00	520	52 00	570	57 00	620	62 00
321	32 10	371	37 10	421	42 10	471	47 10	521	52 10	571	57 10	621	62 10
322	32 20	372	37 20	422	42 20	472	47 20	522	52 20	572	57 20	622	62 20
323	32 30	373	37 30	423	42 30	473	47 30	523	52 30	573	57 30	623	62 30
324	32 40	374	37 40	424	42 40	474	47 40	524	52 40	574	57 40	624	62 40
325	32 50	375	37 50	425	42 50	475	47 50	525	52 50	575	57 50	625	62 50
326	32 60	376	37 60	426	42 60	476	47 60	526	52 60	576	57 60	626	62 60
327	32 70	377	37 70	427	42 70	477	47 70	527	52 70	577	57 70	627	62 70
328	32 80	378	37 80	428	42 80	478	47 80	528	52 80	578	57 80	628	62 80
329	32 90	379	37 90	429	42 90	479	47 90	529	52 90	579	57 90	629	62 90
330	33 00	380	38 00	430	43 00	480	48 00	530	53 00	580	58 00	630	63 00
331	33 10	381	38 10	431	43 10	481	48 10	531	53 10	581	58 10	631	63 10
332	33 20	382	38 20	432	43 20	482	48 20	532	53 20	582	58 20	632	63 20
333	33 30	383	38 30	433	43 30	483	48 30	533	53 30	583	58 30	633	63 30
334	33 40	384	38 40	434	43 40	484	48 40	534	53 40	584	58 40	634	63 40
335	33 50	385	38 50	435	43 50	485	48 50	535	53 50	585	58 50	635	63 50
336	33 60	386	38 60	436	43 60	486	48 60	536	53 60	586	58 60	636	63 60
337	33 70	387	38 70	437	43 70	487	48 70	537	53 70	587	58 70	637	63 70
338	33 80	388	38 80	438	43 80	488	48 80	538	53 80	588	58 80	638	63 80
339	33 90	389	38 90	439	43 90	489	48 90	539	53 90	589	58 90	639	63 90
340	34 00	390	39 00	440	44 00	490	49 00	540	54 00	590	59 00	640	64 00
341	34 10	391	39 10	441	44 10	491	49 10	541	54 10	591	59 10	641	64 10
342	34 20	392	39 20	442	44 20	492	49 20	542	54 20	592	59 20	642	64 20
343	34 30	393	39 30	443	44 30	493	49 30	543	54 30	593	59 30	643	64 30
344	34 40	394	39 40	444	44 40	494	49 40	544	54 40	594	59 40	644	64 40
345	34 50	395	39 50	445	44 50	495	49 50	545	54 50	595	59 50	645	64 50
346	34 60	396	39 60	446	44 60	496	49 60	546	54 60	596	59 60	646	64 60
347	34 70	397	39 70	447	44 70	497	49 70	547	54 70	597	59 70	647	64 70
348	34 80	398	39 80	448	44 80	498	49 80	548	54 80	598	59 80	648	64 80
349	34 90	399	39 90	449	44 90	499	49 90	549	54 90	599	59 90	649	64 90

COTTON SELLER'S TABLE From 300 to 649 Lbs at **10¹/₁₆C**

300	30	19	350	35	22	400	40	25	450	45	28	500	50	31	550	55	34	600	60	37
301	30	29	351	35	32	401	40	35	451	45	38	501	50	41	551	55	44	601	60	48
302	30	39	352	35	42	402	40	45	452	45	48	502	50	51	552	55	54	602	60	58
303	30	49	353	35	52	403	40	55	453	45	58	503	50	61	553	55	65	603	60	68
304	30	59	354	35	62	404	40	65	454	45	68	504	50	71	554	55	75	604	60	78
305	30	69	355	35	72	405	40	75	455	45	78	505	50	82	555	55	85	605	60	88
306	30	79	356	35	82	406	40	85	456	45	88	506	50	92	556	55	95	606	60	98
307	30	89	357	35	92	407	40	95	457	45	99	507	51	02	557	56	05	607	61	08
308	30	99	358	36	02	408	41	05	458	46	09	508	51	12	558	56	15	608	61	18
309	31	09	359	36	12	409	41	16	459	46	19	509	51	22	559	56	25	609	61	28
310	31	19	360	36	22	410	41	26	460	46	29	510	51	32	560	56	35	610	61	38
311	31	29	361	36	33	411	41	36	461	46	39	511	51	42	561	56	45	611	61	48
312	31	39	362	36	43	412	41	46	462	46	49	512	51	52	562	56	55	612	61	58
313	31	50	363	36	53	413	41	56	463	46	59	513	51	62	563	56	65	613	61	68
314	31	60	364	36	63	414	41	66	464	46	69	514	51	72	564	56	75	614	61	78
315	31	70	365	36	73	415	41	76	465	46	79	515	51	82	565	56	85	615	61	88
316	31	80	366	36	83	416	41	86	466	46	89	516	51	92	566	56	95	616	61	98
317	31	90	367	36	93	417	41	96	467	46	99	517	52	02	567	57	05	617	62	09
318	32	00	368	37	03	418	42	06	468	47	09	518	52	12	568	57	15	618	62	19
319	32	10	369	37	13	419	42	16	469	47	19	519	52	22	569	57	26	619	62	29
320	32	20	370	37	23	420	42	26	470	47	29	520	52	32	570	57	36	620	62	39
321	32	30	371	37	33	421	42	36	471	47	39	521	52	43	571	57	46	621	62	49
322	32	40	372	37	43	422	42	46	472	47	49	522	52	53	572	57	56	622	62	59
323	32	50	373	37	53	423	42	56	473	47	60	523	52	63	573	57	66	623	62	69
324	32	60	374	37	63	424	42	66	474	47	70	524	52	73	574	57	76	624	62	79
325	32	70	375	37	73	425	42	77	475	47	80	525	52	83	575	57	86	625	62	89
326	32	80	376	37	83	426	42	87	476	47	90	526	52	93	576	57	96	626	62	99
327	32	90	377	37	94	427	42	97	477	48	00	527	53	03	577	58	06	627	63	09
328	33	00	378	38	04	428	43	07	478	48	10	528	53	13	578	58	16	628	63	19
329	33	11	379	38	14	429	43	17	479	48	20	529	53	23	579	58	26	629	63	29
330	33	21	380	38	24	430	43	27	480	48	30	530	53	33	580	58	36	630	63	39
331	33	31	381	38	34	431	43	37	481	48	40	531	53	43	581	58	46	631	63	49
332	33	41	382	38	44	432	43	47	482	48	50	532	53	53	582	58	56	632	63	59
333	33	51	383	38	54	433	43	57	483	48	60	533	53	63	583	58	66	633	63	70
334	33	61	384	38	64	434	43	67	484	48	70	534	53	73	584	58	76	634	63	80
335	33	71	385	38	74	435	43	77	485	48	80	535	53	83	585	58	87	635	63	90
336	33	81	386	38	84	436	43	87	486	48	90	536	53	93	586	58	97	636	64	00
337	33	91	387	38	94	437	43	97	487	49	00	537	54	04	587	59	07	637	64	10
338	34	01	388	39	04	438	44	07	488	49	10	538	54	14	588	59	17	638	64	20
339	34	11	389	39	14	439	44	17	489	49	21	539	54	24	589	59	27	639	64	30
340	34	21	390	39	24	440	44	27	490	49	31	540	54	34	590	59	37	640	64	40
341	34	31	391	39	34	441	44	38	491	49	41	541	54	44	591	59	47	641	64	50
342	34	41	392	39	44	442	44	48	492	49	51	542	54	54	592	59	57	642	64	60
343	34	51	393	39	55	443	44	58	493	49	61	543	54	64	593	59	67	643	64	70
344	34	61	394	39	65	444	44	68	494	49	71	544	54	74	594	59	77	644	64	80
345	34	72	395	39	75	445	44	78	495	49	81	545	54	84	595	59	87	645	64	90
346	34	82	396	39	85	446	44	88	496	49	91	546	54	94	596	59	97	646	65	00
347	34	92	397	39	95	447	44	98	497	50	01	547	55	04	597	60	07	647	65	10
348	35	02	398	40	05	448	45	08	498	50	11	548	55	14	598	60	17	648	65	20
349	35	12	399	40	15	449	45	18	499	50	21	549	55	24	599	60	27	649	65	31

COTTON SELLER'S TABLE From 300 to 649 Lbs at **10¹/₈C**

300	30	37	350	35	44	400	40	50	450	45	56	500	50	62	550	55	69	600	60	75
301	30	48	351	35	54	401	40	60	451	45	66	501	50	73	551	55	79	601	60	85
302	30	58	352	35	64	402	40	70	452	45	76	502	50	83	552	55	89	602	60	95
303	30	68	353	35	74	403	40	80	453	45	87	503	50	93	553	55	99	603	61	05
304	30	78	354	35	84	404	40	90	454	45	97	504	51	03	554	56	09	604	61	15
305	30	88	355	35	94	405	41	01	455	46	07	505	51	13	555	56	19	605	61	26
306	30	98	356	36	04	406	41	11	456	46	17	506	51	23	556	56	29	606	61	36
307	31	08	357	36	15	407	41	21	457	46	27	507	51	33	557	56	40	607	61	46
308	31	18	358	36	25	408	41	31	458	46	37	508	51	43	558	56	50	608	61	56
309	31	29	359	36	35	409	41	41	459	46	47	509	51	54	559	56	60	609	61	66
310	31	39	360	36	45	410	41	51	460	46	57	510	51	64	560	56	70	610	61	76
311	31	49	361	36	55	411	41	61	461	46	68	511	51	74	561	56	80	611	61	86
312	31	59	362	36	65	412	41	71	462	46	78	512	51	84	562	56	90	612	61	96
313	31	69	363	36	75	413	41	82	463	46	88	513	51	94	563	57	00	613	62	07
314	31	79	364	36	85	414	41	92	464	46	98	514	52	04	564	57	10	614	62	17
315	31	89	365	36	96	415	42	02	465	47	08	515	52	14	565	57	21	615	62	27
316	31	99	366	37	06	416	42	12	466	47	18	516	52	24	566	57	31	616	62	37
317	32	10	367	37	16	417	42	22	467	47	28	517	52	35	567	57	41	617	62	47
318	32	20	368	37	26	418	42	32	468	47	38	518	52	45	568	57	51	618	62	57
319	32	30	369	37	36	419	42	42	469	47	49	519	52	55	569	57	61	619	62	67
320	32	40	370	37	46	420	42	52	470	47	59	520	52	65	570	57	71	620	62	77
321	32	50	371	37	56	421	42	63	471	47	69	521	52	75	571	57	81	621	62	88
322	32	60	372	37	66	422	42	73	472	47	79	522	52	85	572	57	91	622	62	98
323	32	70	373	37	77	423	42	83	473	47	89	523	52	95	573	58	02	623	63	08
324	32	80	374	37	87	424	42	93	474	47	99	524	53	05	574	58	12	624	63	18
325	32	91	375	37	97	425	43	03	475	48	09	525	53	16	575	58	22	625	63	28
326	33	01	376	38	07	426	43	13	476	48	19	526	53	26	576	58	32	626	63	38
327	33	11	377	38	17	427	43	23	477	48	30	527	53	36	577	58	42	627	63	48
328	33	21	378	38	27	428	43	33	478	48	40	528	53	46	578	58	52	628	63	58
329	33	31	379	38	37	429	43	44	479	48	50	529	53	56	579	58	62	629	63	69
330	33	41	380	38	47	430	43	54	480	48	60	530	53	66	580	58	72	630	63	79
331	33	51	381	38	58	431	43	64	481	48	70	531	53	76	581	58	83	631	63	89
332	33	61	382	38	68	432	43	74	482	48	80	532	53	86	582	58	93	632	63	99
333	33	72	383	38	78	433	43	84	483	48	90	533	53	97	583	59	03	633	64	09
334	33	82	384	38	88	434	43	94	484	49	00	534	54	07	584	59	13	634	64	19
335	33	92	385	38	98	435	44	04	485	49	11	535	54	17	585	59	23	635	64	29
336	34	02	386	39	08	436	44	14	486	49	21	536	54	27	586	59	33	636	64	39
337	34	12	387	39	18	437	44	25	487	49	31	537	54	37	587	59	43	637	64	50
338	34	22	388	39	28	438	44	35	488	49	41	538	54	47	588	59	53	638	64	60
339	34	32	389	39	39	439	44	45	489	49	51	539	54	57	589	59	64	639	64	70
340	34	42	390	39	49	440	44	55	490	49	61	540	54	67	590	59	74	640	64	80
341	34	53	391	39	59	441	44	65	491	49	71	541	54	78	591	59	84	641	64	90
342	34	63	392	39	69	442	44	75	492	49	81	542	54	88	592	59	94	642	65	00
343	34	73	393	39	79	443	44	85	493	49	92	543	54	98	593	60	04	643	65	10
344	34	83	394	39	89	444	44	95	494	50	02	544	55	08	594	60	14	644	65	20
345	34	93	395	39	99	445	45	06	495	50	12	545	55	18	595	60	24	645	65	31
346	35	03	396	40	09	446	45	16	496	50	22	546	55	28	596	60	34	646	65	41
347	35	13	397	40	20	447	45	26	497	50	32	547	55	38	597	60	45	647	65	51
348	35	23	398	40	30	448	45	36	498	50	42	548	55	48	598	60	55	648	65	61
349	35	34	399	40	40	449	45	46	499	50	52	549	55	59	599	60	65	649	65	71

COTTON SELLER'S TABLE From 300 to 649 Lbs at **10³₁₆C**

300	30	56	350	35	66	400	40	75	450	45	84	500	50	94	550	56	03	600	61	12
301	30	66	351	35	76	401	40	85	451	45	95	501	51	04	551	56	13	601	61	23
302	30	77	352	35	86	402	40	95	452	46	05	502	51	14	552	56	23	602	61	33
303	30	87	353	35	96	403	41	06	453	46	15	503	51	24	553	56	34	603	61	43
304	30	97	354	36	06	404	41	16	454	46	25	504	51	34	554	56	44	604	61	53
305	31	07	355	36	17	405	41	26	455	46	35	505	51	45	555	56	54	605	61	63
306	31	17	356	36	27	406	41	36	456	46	45	506	51	55	556	56	64	606	61	74
307	31	28	357	36	37	407	41	46	457	46	56	507	51	65	557	56	74	607	61	84
308	31	38	358	36	47	408	41	56	458	46	66	508	51	75	558	56	85	608	61	94
309	31	48	359	36	57	409	41	67	459	46	76	509	51	85	559	56	95	609	62	04
310	31	58	360	36	67	410	41	77	460	46	86	510	51	96	560	57	05	610	62	14
311	31	68	361	36	78	411	41	87	461	46	96	511	52	06	561	57	15	611	62	25
312	31	78	362	36	88	412	41	97	462	47	07	512	52	16	562	57	25	612	62	35
313	31	89	363	36	98	413	42	07	463	47	17	513	52	26	563	57	36	613	62	45
314	31	99	364	37	08	414	42	18	464	47	27	514	52	36	564	57	46	614	62	55
315	32	09	365	37	18	415	42	28	465	47	37	515	52	47	565	57	56	615	62	65
316	32	19	366	37	29	416	42	38	466	47	47	516	52	57	566	57	66	616	62	75
317	32	29	367	37	39	417	42	48	467	47	58	517	52	67	567	57	76	617	62	86
318	32	40	368	37	49	418	42	58	468	47	68	518	52	77	568	57	86	618	62	96
319	32	50	369	37	59	419	42	69	469	47	78	519	52	87	569	57	97	619	63	06
320	32	60	370	37	69	420	42	79	470	47	88	520	52	97	570	58	07	620	63	16
321	32	70	371	37	80	421	42	89	471	47	98	521	53	08	571	58	17	621	63	26
322	32	80	372	37	90	422	42	99	472	48	08	522	53	18	572	58	27	622	63	37
323	32	91	373	38	00	423	43	09	473	48	19	523	53	28	573	58	37	623	63	47
324	33	01	374	38	10	424	43	19	474	48	29	524	53	38	574	58	48	624	63	57
325	33	11	375	38	20	425	43	30	475	48	39	525	53	48	575	58	58	625	63	67
326	33	21	376	38	30	426	43	40	476	48	49	526	53	59	576	58	68	626	63	77
327	33	31	377	38	41	427	43	50	477	48	59	527	53	69	577	58	78	627	63	88
328	33	41	378	38	51	428	43	60	478	48	70	528	53	79	578	58	88	628	63	98
329	33	52	379	38	61	429	43	70	479	48	80	529	53	89	579	58	99	629	64	08
330	33	62	380	38	71	430	43	81	480	48	90	530	53	99	580	59	09	630	64	18
331	33	72	381	38	81	431	43	91	481	49	00	531	54	10	581	59	19	631	64	28
332	33	82	382	38	92	432	44	01	482	49	10	532	54	20	582	59	29	632	64	38
333	33	92	383	39	02	433	44	11	483	49	21	533	54	30	583	59	39	633	64	49
334	34	03	384	39	12	434	44	21	484	49	31	534	54	40	584	59	49	634	64	59
335	34	13	385	39	22	435	44	32	485	49	41	535	54	50	585	59	60	635	64	69
336	34	23	386	39	32	436	44	42	486	49	51	536	54	60	586	59	70	636	64	79
337	34	33	387	39	43	437	44	52	487	49	61	537	54	71	587	59	80	637	64	89
338	34	43	388	39	53	438	44	62	488	49	71	538	54	81	588	59	90	638	65	00
339	34	54	389	39	63	439	44	72	489	49	82	539	54	91	589	60	00	639	65	10
340	34	64	390	39	73	440	44	82	490	49	92	540	55	01	590	60	11	640	65	20
341	34	74	391	39	83	441	44	93	491	50	02	541	55	11	591	60	21	641	65	30
342	34	84	392	39	93	442	45	03	492	50	12	542	55	22	592	60	31	642	65	40
343	34	94	393	40	04	443	45	13	493	50	22	543	55	32	593	60	41	643	65	51
344	35	04	394	40	14	444	45	23	494	50	33	544	55	42	594	60	51	644	65	61
345	35	15	395	40	24	445	45	33	495	50	43	545	55	52	595	60	62	645	65	71
346	35	25	396	40	34	446	45	44	496	50	53	546	55	62	596	60	72	646	65	81
347	35	35	397	40	44	447	45	54	497	50	63	547	55	73	597	60	82	647	65	91
348	35	45	398	40	55	448	45	64	498	50	73	548	55	83	598	60	92	648	66	01
349	35	55	399	40	65	449	45	74	499	50	84	549	55	93	599	61	02	649	66	12

COTTON SELLER'S TABLE From 300 to 649 Lbs at 10¹/₄C

300	30	75	350	35	87	400	41	00	450	46	12	500	51	25	550	56	37	600	61	50
301	30	85	351	35	98	401	41	10	451	46	23	501	51	35	551	56	48	601	61	60
302	30	95	352	36	08	402	41	20	452	46	33	502	51	45	552	56	58	602	61	70
303	31	06	353	36	18	403	41	31	453	46	43	503	51	56	553	56	68	603	61	81
304	31	16	354	36	28	404	41	41	454	46	53	504	51	66	554	56	78	604	61	91
305	31	26	355	36	39	405	41	51	455	46	64	505	51	76	555	56	89	605	62	01
306	31	36	356	36	49	406	41	61	456	46	74	506	51	86	556	56	99	606	62	11
307	31	47	357	36	59	407	41	72	457	46	84	507	51	97	557	57	09	607	62	22
308	31	57	358	36	69	408	41	82	458	46	94	508	52	07	558	57	19	608	62	32
309	31	67	359	36	80	409	41	92	459	47	05	509	52	17	559	57	30	609	62	42
310	31	77	360	36	90	410	42	02	460	47	15	510	52	27	560	57	40	610	62	52
311	31	88	361	37	00	411	42	13	461	47	25	511	52	38	561	57	50	611	62	63
312	31	98	362	37	10	412	42	23	462	47	35	512	52	48	562	57	60	612	62	73
313	32	08	363	37	21	413	42	33	463	47	46	513	52	58	563	57	71	613	62	83
314	32	18	364	37	31	414	42	43	464	47	56	514	52	68	564	57	81	614	62	93
315	32	29	365	37	41	415	42	54	465	47	66	515	52	79	565	57	91	615	63	04
316	32	39	366	37	51	416	42	64	466	47	76	516	52	89	566	58	01	616	63	14
317	32	49	367	37	62	417	42	74	467	47	87	517	52	99	567	58	12	617	63	24
318	32	59	368	37	72	418	42	84	468	47	97	518	53	09	568	58	22	618	63	34
319	32	70	369	37	82	419	42	95	469	48	07	519	53	20	569	58	32	619	63	45
320	32	80	370	37	92	420	43	05	470	48	17	520	53	30	570	58	42	620	63	55
321	32	90	371	38	03	421	43	15	471	48	28	521	53	40	571	58	53	621	63	65
322	33	00	372	38	13	422	43	25	472	48	38	522	53	50	572	58	63	622	63	75
323	33	11	373	38	23	423	43	36	473	48	48	523	53	61	573	58	73	623	63	86
324	33	21	374	38	33	424	43	46	474	48	58	524	53	71	574	58	83	624	63	96
325	33	31	375	38	44	425	43	56	475	48	69	525	53	81	575	58	94	625	64	06
326	33	41	376	38	54	426	43	66	476	48	79	526	53	91	576	59	04	626	64	16
327	33	52	377	38	64	427	43	77	477	48	89	527	54	02	577	59	14	627	64	27
328	33	62	378	38	74	428	43	87	478	48	99	528	54	12	578	59	24	628	64	37
329	33	72	379	38	85	429	43	97	479	49	10	529	54	22	579	59	35	629	64	47
330	33	82	380	38	95	430	44	07	480	49	20	530	54	32	580	59	45	630	64	57
331	33	93	381	39	05	431	44	18	481	49	30	531	54	43	581	59	55	631	64	68
332	34	03	382	39	15	432	44	28	482	49	40	532	54	53	582	59	65	632	64	78
333	34	13	383	39	26	433	44	38	483	49	51	533	54	63	583	59	76	633	64	88
334	34	23	384	39	36	434	44	48	484	49	61	534	54	73	584	59	86	634	64	98
335	34	34	385	39	46	435	44	59	485	49	71	535	54	84	585	59	96	635	65	09
336	34	44	386	39	56	436	44	69	486	49	81	536	54	94	586	60	06	636	65	19
337	34	54	387	39	67	437	44	79	487	49	92	537	55	04	587	60	17	637	65	29
338	34	64	388	39	77	438	44	89	488	50	02	538	55	14	588	60	27	638	65	39
339	34	75	389	39	87	439	45	00	489	50	12	539	55	25	589	60	37	639	65	50
340	34	85	390	39	97	440	45	10	490	50	22	540	55	35	590	60	47	640	65	60
341	34	95	391	40	08	441	45	20	491	50	33	541	55	45	591	60	58	641	65	70
342	35	05	392	40	18	442	45	30	492	50	43	542	55	55	592	60	68	642	65	80
343	35	16	393	40	28	443	45	41	493	50	53	543	55	66	593	60	78	643	65	91
344	35	26	394	40	38	444	45	51	494	50	63	544	55	76	594	60	88	644	66	01
345	35	36	395	40	49	445	45	61	495	50	74	545	55	86	595	60	99	645	66	11
346	35	46	396	40	59	446	45	71	496	50	84	546	55	96	596	61	09	646	66	21
347	35	57	397	40	69	447	45	82	497	50	94	547	56	07	597	61	19	647	66	32
348	35	67	398	40	79	448	45	92	498	51	04	548	56	17	598	61	29	648	66	42
349	35	77	399	40	90	449	46	02	499	51	15	549	56	27	599	61	40	649	66	52

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

10⁵/₁₆C

300	30	94	350	36	09	400	41	25	450	46	41	500	51	56	550	56	72	600	61	87
301	31	04	351	36	20	401	41	35	451	46	51	501	51	67	551	56	82	601	61	98
302	31	14	352	36	30	402	41	46	452	46	61	502	51	77	552	56	92	602	62	08
303	31	25	353	36	40	403	41	56	453	46	72	503	51	87	553	57	03	603	62	18
304	31	35	354	36	51	404	41	66	454	46	82	504	51	97	554	57	13	604	62	29
305	31	45	355	36	61	405	41	77	455	46	92	505	52	08	555	57	23	605	62	39
306	31	56	356	36	71	406	41	87	456	47	02	506	52	18	556	57	34	606	62	49
307	31	66	357	36	82	407	41	97	457	47	13	507	52	28	557	57	44	607	62	60
308	31	76	358	36	92	408	42	07	458	47	23	508	52	39	558	57	54	608	62	70
309	31	87	359	37	02	409	42	18	459	47	33	509	52	49	559	57	65	609	62	80
310	31	97	360	37	12	410	42	28	460	47	44	510	52	59	560	57	75	610	62	91
311	32	07	361	37	23	411	42	38	461	47	54	511	52	70	561	57	85	611	63	01
312	32	17	362	37	33	412	42	49	462	47	64	512	52	80	562	57	96	612	63	11
313	32	28	363	37	43	413	42	59	463	47	75	513	52	90	563	58	06	613	63	22
314	32	38	364	37	54	414	42	69	464	47	85	514	53	01	564	58	16	614	63	32
315	32	48	365	37	64	415	42	80	465	47	95	515	53	11	565	58	27	615	63	42
316	32	59	366	37	74	416	42	90	466	48	06	516	53	21	566	58	37	616	63	52
317	32	69	367	37	85	417	43	00	467	48	16	517	53	32	567	58	47	617	63	63
318	32	79	368	37	95	418	43	11	468	48	26	518	53	42	568	58	57	618	63	73
319	32	90	369	38	05	419	43	21	469	48	37	519	53	52	569	58	68	619	63	83
320	33	00	370	38	16	420	43	31	470	48	47	520	53	62	570	58	78	620	63	94
321	33	10	371	38	26	421	43	42	471	48	57	521	53	73	571	58	88	621	64	04
322	33	21	372	38	36	422	43	52	472	48	67	522	53	83	572	58	99	622	64	14
323	33	31	373	38	47	423	43	62	473	48	78	523	53	93	573	59	09	623	64	25
324	33	41	374	38	57	424	43	72	474	48	88	524	54	04	574	59	19	624	64	35
325	33	52	375	38	67	425	43	83	475	48	98	525	54	14	575	59	30	625	64	45
326	33	62	376	38	77	426	43	93	476	49	09	526	54	24	576	59	40	626	64	56
327	33	72	377	38	88	427	44	03	477	49	19	527	54	35	577	59	50	627	64	66
328	33	82	378	38	98	428	44	14	478	49	29	528	54	45	578	59	61	628	64	76
329	33	93	379	39	08	429	44	24	479	49	40	529	54	55	579	59	71	629	64	87
330	34	03	380	39	19	430	44	34	480	49	50	530	54	66	580	59	81	630	64	97
331	34	13	381	39	29	431	44	45	481	49	60	531	54	76	581	59	92	631	65	07
332	34	24	382	39	39	432	44	55	482	49	71	532	54	86	582	60	02	632	65	17
333	34	34	383	39	50	433	44	65	483	49	81	533	54	97	583	60	12	633	65	28
334	34	44	384	39	60	434	44	76	484	49	91	534	55	07	584	60	22	634	65	38
335	34	55	385	39	70	435	44	86	485	50	02	535	55	17	585	60	33	635	65	48
336	34	65	386	39	81	436	44	96	486	50	12	536	55	27	586	60	43	636	65	59
337	34	75	387	39	91	437	45	07	487	50	22	537	55	38	587	60	53	637	65	69
338	34	86	388	40	01	438	45	17	488	50	32	538	55	48	588	60	64	638	65	79
339	34	96	389	40	12	439	45	27	489	50	43	539	55	58	589	60	74	639	65	90
340	35	06	390	40	22	440	45	37	490	50	53	540	55	69	590	60	84	640	66	00
341	35	17	391	40	32	441	45	48	491	50	63	541	55	79	591	60	95	641	66	10
342	35	27	392	40	42	442	45	58	492	50	74	542	55	89	592	61	05	642	66	21
343	35	37	393	40	53	443	45	68	493	50	84	543	56	00	593	61	15	643	66	31
344	35	47	394	40	63	444	45	79	494	50	94	544	56	10	594	61	26	644	66	41
345	35	58	395	40	73	445	45	89	495	51	05	545	56	20	595	61	36	645	66	52
346	35	68	396	40	84	446	45	99	496	51	15	546	56	31	596	61	46	646	66	62
347	35	78	397	40	94	447	46	10	497	51	25	547	56	41	597	61	57	647	66	72
348	35	89	398	41	04	448	46	20	498	51	36	548	56	51	598	61	67	648	66	82
349	35	99	399	41	15	449	46	30	499	51	46	549	56	62	599	61	77	649	66	93

COTTON SELLER'S TABLE From 300 to 649 Lbs at **10³8c**

300	31	12	350	36	31	400	41	50	450	46	69	500	51	87	550	57	06	600	62	25
301	31	23	351	36	42	401	41	60	451	46	79	501	51	98	551	57	17	601	62	35
302	31	33	352	36	52	402	41	71	452	46	89	502	52	08	552	57	27	602	62	46
303	31	44	353	36	62	403	41	81	453	47	00	503	52	19	553	57	37	603	62	56
304	31	54	354	36	73	404	41	91	454	47	10	504	52	29	554	57	48	604	62	66
305	31	64	355	36	83	405	42	02	455	47	21	505	52	39	555	57	58	605	62	77
306	31	75	356	36	93	406	42	12	456	47	31	506	52	50	556	57	68	606	62	87
307	31	85	357	37	04	407	42	23	457	47	41	507	52	60	557	57	79	607	62	98
308	31	95	358	37	14	408	42	33	458	47	52	508	52	70	558	57	89	608	63	08
309	32	06	359	37	25	409	42	43	459	47	62	509	52	81	559	58	00	609	63	18
310	32	16	360	37	35	410	42	54	460	47	72	510	52	91	560	58	10	610	63	29
311	32	27	361	37	45	411	42	64	461	47	83	511	53	02	561	58	20	611	63	39
312	32	37	362	37	56	412	42	74	462	47	93	512	53	12	562	58	31	612	63	49
313	32	47	363	37	66	413	42	85	463	48	04	513	53	22	563	58	41	613	63	60
314	32	58	364	37	76	414	42	95	464	48	14	514	53	33	564	58	51	614	63	70
315	32	68	365	37	87	415	43	06	465	48	24	515	53	43	565	58	62	615	63	81
316	32	78	366	37	97	416	43	16	466	48	35	516	53	53	566	58	72	616	63	91
317	32	89	367	38	08	417	43	26	467	48	45	517	53	64	567	58	83	617	64	01
318	32	99	368	38	18	418	43	37	468	48	55	518	53	74	568	58	93	618	64	12
319	33	10	369	38	28	419	43	47	469	48	66	519	53	85	569	59	03	619	64	22
320	33	20	370	38	39	420	43	57	470	48	76	520	53	95	570	59	14	620	64	32
321	33	30	371	38	49	421	43	68	471	48	87	521	54	05	571	59	24	621	64	43
322	33	41	372	38	59	422	43	78	472	48	97	522	54	16	572	59	34	622	64	53
323	33	51	373	38	70	423	43	89	473	49	07	523	54	26	573	59	45	623	64	64
324	33	61	374	38	80	424	43	99	474	49	18	524	54	36	574	59	55	624	64	74
325	33	72	375	38	91	425	44	09	475	49	28	525	54	47	575	59	66	625	64	84
326	33	82	376	39	01	426	44	20	476	49	38	526	54	57	576	59	76	626	64	95
327	33	93	377	39	11	427	44	30	477	49	49	527	54	68	577	59	86	627	65	05
328	34	03	378	39	22	428	44	40	478	49	59	528	54	78	578	59	97	628	65	15
329	34	13	379	39	32	429	44	51	479	49	70	529	54	88	579	60	07	629	65	26
330	34	24	380	39	42	430	44	61	480	49	80	530	54	99	580	60	17	630	65	36
331	34	34	381	39	53	431	44	72	481	49	90	531	55	09	581	60	28	631	65	47
332	34	44	382	39	63	432	44	82	482	50	01	532	55	19	582	60	38	632	65	57
333	34	55	383	39	74	433	44	92	483	50	11	533	55	30	583	60	49	633	65	67
334	34	65	384	39	84	434	45	03	484	50	21	534	55	40	584	60	59	634	65	78
335	34	76	385	39	94	435	45	13	485	50	32	535	55	51	585	60	69	635	65	88
336	34	86	386	40	05	436	45	23	486	50	42	536	55	61	586	60	80	636	65	98
337	34	96	387	40	15	437	45	34	487	50	53	537	55	71	587	60	90	637	66	09
338	35	07	388	40	25	438	45	44	488	50	63	538	55	82	588	61	00	638	66	19
339	35	17	389	40	36	439	45	55	489	50	73	539	55	92	589	61	11	639	66	30
340	35	27	390	40	46	440	45	65	490	50	84	540	56	02	590	61	21	640	66	40
341	35	38	391	40	57	441	45	75	491	50	94	541	56	13	591	61	32	641	66	50
342	35	48	392	40	67	442	45	86	492	51	04	542	56	23	592	61	42	642	66	61
343	35	59	393	40	77	443	45	96	493	51	15	543	56	34	593	61	52	643	66	71
344	35	69	394	40	88	444	46	06	494	51	25	544	56	44	594	61	63	644	66	81
345	35	79	395	40	98	445	46	17	495	51	36	545	56	54	595	61	73	645	66	92
346	35	90	396	41	08	446	46	27	496	51	46	546	56	65	596	61	83	646	67	02
347	36	00	397	41	19	447	46	38	497	51	56	547	56	75	597	61	94	647	67	13
348	36	10	398	41	29	448	46	48	498	51	67	548	56	85	598	62	04	648	67	23
349	36	21	399	41	40	449	46	58	499	51	77	549	56	96	599	62	15	649	67	33

COTTON SELLER'S TABLE

From 300 to 649 Lbs at 10⁷/₁₆C

300	\$31 31	350	\$36 53	400	\$41 75	450	\$46 97	500	\$52 19	550	\$57 41	600	\$62 62
301	31 42	351	36 64	401	41 85	451	47 07	501	52 29	551	57 51	601	62 73
302	31 52	352	36 74	402	41 96	452	47 18	502	52 40	552	57 61	602	62 83
303	31 63	353	36 84	403	42 06	453	47 28	503	52 50	553	57 72	603	62 94
304	31 73	354	36 95	404	42 17	454	47 39	504	52 60	554	57 82	604	63 04
305	31 83	355	37 05	405	42 27	455	47 49	505	52 71	555	57 93	605	63 15
306	31 94	356	37 16	406	42 38	456	47 59	506	52 81	556	58 03	606	63 25
307	32 04	357	37 26	407	42 48	457	47 70	507	52 92	557	58 14	607	63 36
308	32 15	358	37 37	408	42 58	458	47 80	508	53 02	558	58 24	608	63 46
309	32 25	359	37 47	409	42 69	459	47 91	509	53 13	559	58 35	609	63 56
310	32 36	360	37 57	410	42 79	460	48 01	510	53 23	560	58 45	610	63 67
311	32 46	361	37 68	411	42 90	461	48 12	511	53 34	561	58 55	611	63 77
312	32 56	362	37 78	412	43 00	462	48 22	512	53 44	562	58 66	612	63 88
313	32 67	363	37 89	413	43 11	463	48 33	513	53 54	563	58 76	613	63 98
314	32 77	364	37 99	414	43 21	464	48 43	514	53 65	564	58 87	614	64 09
315	32 88	365	38 10	415	43 32	465	48 53	515	53 75	565	58 97	615	64 19
316	32 98	366	38 20	416	43 42	466	48 64	516	53 86	566	59 08	616	64 29
317	33 09	367	38 31	417	43 52	467	48 74	517	53 96	567	59 18	617	64 40
318	33 19	368	38 41	418	43 63	468	48 85	518	54 07	568	59 28	618	64 50
319	33 30	369	38 51	419	43 73	469	48 95	519	54 17	569	59 39	619	64 61
320	33 40	370	38 62	420	43 84	470	49 06	520	54 27	570	59 49	620	64 71
321	33 50	371	38 72	421	43 94	471	49 16	521	54 38	571	59 60	621	64 82
322	33 61	372	38 83	422	44 05	472	49 26	522	54 48	572	59 70	622	64 92
323	33 71	373	38 93	423	44 15	473	49 37	523	54 59	573	59 81	623	65 03
324	33 82	374	39 04	424	44 25	474	49 47	524	54 69	574	59 91	624	65 13
325	33 92	375	39 14	425	44 36	475	49 58	525	54 80	575	60 02	625	65 23
326	34 03	376	39 24	426	44 46	476	49 68	526	54 90	576	60 12	626	65 34
327	34 13	377	39 35	427	44 57	477	49 79	527	55 01	577	60 22	627	65 44
328	34 23	378	39 45	428	44 67	478	49 89	528	55 11	578	60 33	628	65 55
329	34 34	379	39 56	429	44 78	479	50 00	529	55 21	579	60 43	629	65 65
330	34 44	380	39 66	430	44 88	480	50 10	530	55 32	580	60 54	630	65 76
331	34 55	381	39 77	431	44 99	481	50 20	531	55 42	581	60 64	631	65 86
332	34 65	382	39 87	432	45 09	482	50 31	532	55 53	582	60 75	632	65 96
333	34 76	383	39 98	433	45 19	483	50 41	533	55 63	583	60 85	633	66 07
334	34 86	384	40 08	434	45 30	484	50 52	534	55 74	584	60 95	634	66 17
335	34 97	385	40 18	435	45 40	485	50 62	535	55 84	585	61 06	635	66 28
336	35 07	386	40 29	436	45 51	486	50 73	536	55 94	586	61 16	636	66 38
337	35 17	387	40 39	437	45 61	487	50 83	537	56 05	587	61 27	637	66 49
338	35 28	388	40 50	438	45 72	488	50 93	538	56 15	588	61 37	638	66 59
339	35 38	389	40 60	439	45 82	489	51 04	539	56 26	589	61 48	639	66 70
340	35 49	390	40 71	440	45 92	490	51 14	540	56 36	590	61 58	640	66 80
341	35 59	391	40 81	441	46 03	491	51 25	541	56 47	591	61 69	641	66 90
342	35 70	392	40 91	442	46 13	492	51 35	542	56 57	592	61 79	642	67 01
343	35 80	393	41 02	443	46 24	493	51 46	543	56 68	593	61 89	643	67 11
344	35 90	394	41 12	444	46 34	494	51 56	544	56 78	594	62 00	644	67 22
345	36 01	395	41 23	445	46 45	495	51 67	545	56 88	595	62 10	645	67 32
346	36 11	396	41 33	446	46 55	496	51 77	546	56 99	596	62 21	646	67 43
347	36 22	397	41 44	447	46 66	497	51 87	547	57 09	597	62 31	647	67 53
348	36 32	398	41 54	448	46 76	498	51 98	548	57 20	598	62 42	648	67 63
349	36 43	399	41 65	449	46 86	499	52 08	549	57 30	599	62 52	649	67 74

COTTON SELLER'S TABLE From 300 to 649 Lbs at 10¹/₂C

300	31	50	350	36	75	400	42	00	450	47	25	500	52	50	550	57	75	600	63	00
301	31	60	351	36	85	401	42	10	451	47	35	501	52	60	551	57	85	601	63	10
302	31	71	352	36	96	402	42	21	452	47	46	502	52	71	552	57	96	602	63	21
303	31	81	353	37	06	403	42	31	453	47	56	503	52	81	553	58	06	603	63	31
304	31	92	354	37	17	404	42	42	454	47	67	504	52	92	554	58	17	604	63	42
305	32	02	355	37	27	405	42	52	455	47	77	505	53	02	555	58	27	605	63	52
306	32	13	356	37	38	406	42	63	456	47	88	506	53	13	556	58	38	606	63	63
307	32	23	357	37	48	407	42	73	457	47	98	507	53	23	557	58	48	607	63	73
308	32	34	358	37	59	408	42	84	458	48	09	508	53	34	558	58	59	608	63	84
309	32	44	359	37	69	409	42	94	459	48	19	509	53	44	559	58	69	609	63	94
310	32	55	360	37	80	410	43	05	460	48	30	510	53	55	560	58	80	610	64	05
311	32	65	361	37	90	411	43	15	461	48	40	511	53	65	561	58	90	611	64	15
312	32	76	362	38	01	412	43	26	462	48	51	512	53	76	562	59	01	612	64	26
313	32	86	363	38	11	413	43	36	463	48	61	513	53	86	563	59	11	613	64	36
314	32	97	364	38	22	414	43	47	464	48	72	514	53	97	564	59	22	614	64	47
315	33	07	365	38	32	415	43	57	465	48	82	515	54	07	565	59	32	615	64	57
316	33	18	366	38	43	416	43	68	466	48	93	516	54	18	566	59	43	616	64	68
317	33	28	367	38	53	417	43	78	467	49	03	517	54	28	567	59	53	617	64	78
318	33	39	368	38	64	418	43	89	468	49	14	518	54	39	568	59	64	618	64	89
319	33	49	369	38	74	419	43	99	469	49	24	519	54	49	569	59	74	619	64	99
320	33	60	370	38	85	420	44	10	470	49	35	520	54	60	570	59	85	620	65	10
321	33	70	371	38	95	421	44	20	471	49	45	521	54	70	571	59	95	621	65	20
322	33	81	372	39	06	422	44	31	472	49	56	522	54	81	572	60	06	622	65	31
323	33	91	373	39	16	423	44	41	473	49	66	523	54	91	573	60	16	623	65	41
324	34	02	374	39	27	424	44	52	474	49	77	524	55	02	574	60	27	624	65	52
325	34	12	375	39	37	425	44	62	475	49	87	525	55	12	575	60	37	625	65	62
326	34	23	376	39	48	426	44	73	476	49	98	526	55	23	576	60	48	626	65	73
327	34	33	377	39	58	427	44	83	477	50	08	527	55	33	577	60	58	627	65	83
328	34	44	378	39	69	428	44	94	478	50	19	528	55	44	578	60	69	628	65	94
329	34	54	379	39	79	429	45	04	479	50	29	529	55	54	579	60	79	629	66	04
330	34	65	380	39	90	430	45	15	480	50	40	530	55	65	580	60	90	630	66	15
331	34	75	381	40	00	431	45	25	481	50	50	531	55	75	581	61	00	631	66	25
332	34	86	382	40	11	432	45	36	482	50	61	532	55	86	582	61	11	632	66	36
333	34	96	383	40	21	433	45	46	483	50	71	533	55	96	583	61	21	633	66	46
334	35	07	384	40	32	434	45	57	484	50	82	534	56	07	584	61	32	634	66	57
335	35	17	385	40	42	435	45	67	485	50	92	535	56	17	585	61	42	635	66	67
336	35	28	386	40	53	436	45	78	486	51	03	536	56	28	586	61	53	636	66	78
337	35	38	387	40	63	437	45	88	487	51	13	537	56	38	587	61	63	637	66	88
338	35	49	388	40	74	438	45	99	488	51	24	538	56	49	588	61	74	638	66	99
339	35	59	389	40	84	439	46	09	489	51	34	539	56	59	589	61	84	639	67	09
340	35	70	390	40	95	440	46	20	490	51	45	540	56	70	590	61	95	640	67	20
341	35	80	391	41	05	441	46	30	491	51	55	541	56	80	591	62	05	641	67	30
342	35	91	392	41	16	442	46	41	492	51	66	542	56	91	592	62	16	642	67	41
343	36	01	393	41	26	443	46	51	493	51	76	543	57	01	593	62	26	643	67	51
344	36	12	394	41	37	444	46	62	494	51	87	544	57	12	594	62	37	644	67	62
345	36	22	395	41	47	445	46	72	495	51	97	545	57	22	595	62	47	645	67	72
346	36	33	396	41	58	446	46	83	496	52	08	546	57	33	596	62	58	646	67	83
347	36	43	397	41	68	447	46	93	497	52	18	547	57	43	597	62	68	647	67	93
348	36	54	398	41	79	448	47	04	498	52	29	548	57	54	598	62	79	648	68	04
349	36	64	399	41	89	449	47	14	499	52	39	549	57	64	599	62	89	649	68	14

COTTON SELLER'S TABLE From 300 to 649 Lbs at **10⁹₁₆C**

300	31	69	350	36	97	400	42	25	450	47	53	500	52	81	550	58	09	600	63	37
301	31	79	351	37	07	401	42	36	451	47	64	501	52	92	551	58	20	601	63	48
302	31	90	352	37	18	402	42	46	452	47	74	502	53	02	552	58	30	602	63	59
303	32	00	353	37	29	403	42	57	453	47	85	503	53	13	553	58	41	603	63	69
304	32	11	354	37	39	404	42	67	454	47	95	504	53	23	554	58	52	604	63	80
305	32	22	355	37	50	405	42	78	455	48	06	505	53	34	555	58	62	605	63	90
306	32	32	356	37	60	406	42	88	456	48	16	506	53	45	556	58	73	606	64	01
307	32	43	357	37	71	407	42	99	457	48	27	507	53	55	557	58	83	607	64	11
308	32	53	358	37	81	408	43	09	458	48	38	508	53	66	558	58	94	608	64	22
309	32	64	359	37	92	409	43	20	459	48	48	509	53	76	559	59	04	609	64	33
310	32	74	360	38	02	410	43	31	460	48	59	510	53	87	560	59	15	610	64	43
311	32	85	361	38	13	411	43	41	461	48	69	511	53	97	561	59	26	611	64	54
312	32	95	362	38	24	412	43	52	462	48	80	512	54	08	562	59	36	612	64	64
313	33	06	363	38	34	413	43	62	463	48	90	513	54	19	563	59	47	613	64	75
314	33	17	364	38	45	414	43	73	464	49	01	514	54	29	564	59	57	614	64	85
315	33	27	365	38	55	415	43	83	465	49	12	515	54	40	565	59	68	615	64	96
316	33	38	366	38	66	416	43	94	466	49	22	516	54	50	566	59	78	616	65	06
317	33	48	367	38	76	417	44	05	467	49	33	517	54	61	567	59	89	617	65	17
318	33	59	368	38	87	418	44	15	468	49	43	518	54	71	568	59	99	618	65	28
319	33	69	369	38	98	419	44	26	469	49	54	519	54	82	569	60	10	619	65	38
320	33	80	370	39	08	420	44	36	470	49	64	520	54	92	570	60	21	620	65	49
321	33	91	371	39	19	421	44	47	471	49	75	521	55	03	571	60	31	621	65	59
322	34	01	372	39	29	422	44	57	472	49	85	522	55	14	572	60	42	622	65	70
323	34	12	373	39	40	423	44	68	473	49	96	523	55	24	573	60	52	623	65	80
324	34	22	374	39	50	424	44	78	474	50	07	524	55	35	574	60	63	624	65	91
325	34	33	375	39	61	425	44	89	475	50	17	525	55	45	575	60	73	625	66	02
326	34	43	376	39	71	426	45	00	476	50	28	526	55	56	576	60	84	626	66	12
327	34	54	377	39	82	427	45	10	477	50	38	527	55	66	577	60	95	627	66	23
328	34	64	378	39	93	428	45	21	478	50	49	528	55	77	578	61	05	628	66	33
329	34	75	379	40	03	429	45	31	479	50	59	529	55	88	579	61	16	629	66	44
330	34	86	380	40	14	430	45	42	480	50	70	530	55	98	580	61	26	630	66	54
331	34	96	381	40	24	431	45	52	481	50	81	531	56	09	581	61	37	631	66	65
332	35	07	382	40	35	432	45	63	482	50	91	532	56	19	582	61	47	632	66	75
333	35	17	383	40	45	433	45	74	483	51	02	533	56	30	583	61	58	633	66	86
334	35	28	384	40	56	434	45	84	484	51	12	534	56	40	584	61	68	634	66	97
335	35	38	385	40	67	435	45	95	485	51	23	535	56	51	585	61	79	635	67	07
336	35	49	386	40	77	436	46	05	486	51	33	536	56	61	586	61	90	636	67	18
337	35	60	387	40	88	437	46	16	487	51	44	537	56	72	587	62	00	637	67	28
338	35	70	388	40	98	438	46	26	488	51	54	538	56	83	588	62	11	638	67	39
339	35	81	389	41	09	439	46	37	489	51	65	539	56	93	589	62	21	639	67	49
340	35	91	390	41	19	440	46	47	490	51	76	540	57	04	590	62	32	640	67	60
341	36	02	391	41	30	441	46	58	491	51	86	541	57	14	591	62	42	641	67	71
342	36	12	392	41	40	442	46	69	492	51	97	542	57	25	592	62	53	642	67	81
343	36	23	393	41	51	443	46	79	493	52	07	543	57	35	593	62	64	643	67	92
344	36	33	394	41	62	444	46	90	494	52	18	544	57	46	594	62	74	644	68	02
345	36	44	395	41	72	445	47	00	495	52	28	545	57	57	595	62	85	645	68	13
346	36	55	396	41	83	446	47	11	496	52	39	546	57	67	596	62	95	646	68	23
347	36	65	397	41	93	447	47	21	497	52	50	547	57	78	597	63	06	647	68	34
348	36	76	398	42	04	448	47	32	498	52	60	548	57	88	598	63	16	648	68	44
349	36	86	399	42	14	449	47	43	499	52	71	549	57	99	599	63	27	649	68	55

COTTON SELLER'S TABLE From 300 to 649 Lbs at 10⁵/₈C

300	31	87	350	37	19	400	42	50	450	47	81	500	53	12	550	58	44	600	63	75
301	31	98	351	37	29	401	42	61	451	47	92	501	53	23	551	58	54	601	63	86
302	32	09	352	37	40	402	42	71	452	48	02	502	53	34	552	58	65	602	63	96
303	32	19	353	37	51	403	42	82	453	48	13	503	53	44	553	58	76	603	64	07
304	32	30	354	37	61	404	42	92	454	48	24	504	53	55	554	58	86	604	64	17
305	32	41	355	37	72	405	43	03	455	48	34	505	53	66	555	58	97	605	64	28
306	32	51	356	37	82	406	43	14	456	48	45	506	53	76	556	59	07	606	64	39
307	32	62	357	37	93	407	43	24	457	48	56	507	53	87	557	59	18	607	64	49
308	32	72	358	38	04	408	43	35	458	48	66	508	53	97	558	59	29	608	64	60
309	32	83	359	38	14	409	43	46	459	48	77	509	54	08	559	59	39	609	64	71
310	32	94	360	38	25	410	43	56	460	48	87	510	54	19	560	59	50	610	64	81
311	33	04	361	38	36	411	43	67	461	48	98	511	54	29	561	59	61	611	64	92
312	33	15	362	38	46	412	43	77	462	49	09	512	54	40	562	59	71	612	65	02
313	33	26	363	38	57	413	43	88	463	49	19	513	54	51	563	59	82	613	65	13
314	33	36	364	38	67	414	43	99	464	49	30	514	54	61	564	59	92	614	65	24
315	33	47	365	38	78	415	44	09	465	49	41	515	54	72	565	60	03	615	65	34
316	33	57	366	38	89	416	44	20	466	49	51	516	54	82	566	60	14	616	65	45
317	33	68	367	38	99	417	44	31	467	49	62	517	54	93	567	60	24	617	65	56
318	33	79	368	39	10	418	44	41	468	49	72	518	55	04	568	60	35	618	65	66
319	33	89	369	39	21	419	44	52	469	49	83	519	55	14	569	60	46	619	65	77
320	34	00	370	39	31	420	44	62	470	49	94	520	55	25	570	60	56	620	65	87
321	34	11	371	39	42	421	44	73	471	50	04	521	55	36	571	60	67	621	65	98
322	34	21	372	39	52	422	44	84	472	50	15	522	55	46	572	60	77	622	66	09
323	34	32	373	39	63	423	44	94	473	50	26	523	55	57	573	60	88	623	66	19
324	34	42	374	39	74	424	45	05	474	50	36	524	55	67	574	60	99	624	66	30
325	34	53	375	39	84	425	45	16	475	50	47	525	55	78	575	61	09	625	66	41
326	34	64	376	39	95	426	45	26	476	50	57	526	55	89	576	61	20	626	66	51
327	34	74	377	40	06	427	45	37	477	50	68	527	55	99	577	61	31	627	66	62
328	34	85	378	40	16	428	45	47	478	50	79	528	56	10	578	61	41	628	66	72
329	34	96	379	40	27	429	45	58	479	50	89	529	56	21	579	61	52	629	66	83
330	35	06	380	40	37	430	45	69	480	51	00	530	56	31	580	61	62	630	66	94
331	35	17	381	40	48	431	45	79	481	51	11	531	56	42	581	61	73	631	67	04
332	35	27	382	40	59	432	45	90	482	51	21	532	56	52	582	61	84	632	67	15
333	35	38	383	40	69	433	46	01	483	51	32	533	56	63	583	61	94	633	67	26
334	35	49	384	40	80	434	46	11	484	51	42	534	56	74	584	62	05	634	67	36
335	35	59	385	40	91	435	46	22	485	51	53	535	56	84	585	62	16	635	67	47
336	35	70	386	41	01	436	46	32	486	51	64	536	56	95	586	62	26	636	67	57
337	35	81	387	41	12	437	46	43	487	51	74	537	57	06	587	62	37	637	67	68
338	35	91	388	41	22	438	46	54	488	51	85	538	57	16	588	62	47	638	67	79
339	36	02	389	41	33	439	46	64	489	51	96	539	57	27	589	62	58	639	67	89
340	36	12	390	41	44	440	46	75	490	52	06	540	57	37	590	62	69	640	68	00
341	36	23	391	41	54	441	46	86	491	52	17	541	57	48	591	62	79	641	68	11
342	36	34	392	41	65	442	46	96	492	52	27	542	57	59	592	62	90	642	68	21
343	36	44	393	41	76	443	47	07	493	52	38	543	57	69	593	63	01	643	68	32
344	36	55	394	41	86	444	47	17	494	52	49	544	57	80	594	63	11	644	68	42
345	36	66	395	41	97	445	47	28	495	52	59	545	57	91	595	63	22	645	68	53
346	36	76	396	42	07	446	47	39	496	52	70	546	58	01	596	63	32	646	68	64
347	36	87	397	42	18	447	47	49	497	52	81	547	58	12	597	63	43	647	68	74
348	36	97	398	42	29	448	47	60	498	52	91	548	58	22	598	63	54	648	68	85
349	37	08	399	42	39	449	47	71	499	53	02	549	58	33	599	63	64	649	68	96

COTTON SELLER'S TABLE From 300 to **101¹/₁₆C** 649 Lbs at

300	32	06	350	37	41	400	42	75	450	48	09	500	53	44	550	58	78	600	64	12
301	32	17	351	37	51	401	42	86	451	48	20	501	53	54	551	58	89	601	64	23
302	32	28	352	37	62	402	42	96	452	48	31	502	53	65	552	58	99	602	64	34
303	32	38	353	37	73	403	43	07	453	48	41	503	53	76	553	59	10	603	64	45
304	32	49	354	37	83	404	43	18	454	48	52	504	53	86	554	59	21	604	64	55
305	32	60	355	37	94	405	43	28	455	48	63	505	53	97	555	59	32	605	64	66
306	32	70	356	38	05	406	43	39	456	48	73	506	54	08	556	59	42	606	64	77
307	32	81	357	38	15	407	43	50	457	48	84	507	54	19	557	59	53	607	64	87
308	32	92	358	38	26	408	43	60	458	48	95	508	54	29	558	59	64	608	64	98
309	33	02	359	38	37	409	43	71	459	49	06	509	54	40	559	59	74	609	65	09
310	33	13	360	38	47	410	43	82	460	49	16	510	54	51	560	59	85	610	65	19
311	33	24	361	38	58	411	43	93	461	49	27	511	54	61	561	59	96	611	65	30
312	33	34	362	38	69	412	44	03	462	49	38	512	54	72	562	60	06	612	65	41
313	33	45	363	38	80	413	44	14	463	49	48	513	54	83	563	60	17	613	65	51
314	33	56	364	38	90	414	44	25	464	49	59	514	54	93	564	60	28	614	65	62
315	33	67	365	39	01	415	44	35	465	49	70	515	55	04	565	60	38	615	65	73
316	33	77	366	39	12	416	44	46	466	49	80	516	55	15	566	60	49	616	65	83
317	33	88	367	39	22	417	44	57	467	49	91	517	55	25	567	60	60	617	65	94
318	33	99	368	39	33	418	44	67	468	50	02	518	55	36	568	60	70	618	66	05
319	34	09	369	39	44	419	44	78	469	50	12	519	55	47	569	60	81	619	66	16
320	34	20	370	39	54	420	44	89	470	50	23	520	55	57	570	60	92	620	66	26
321	34	31	371	39	65	421	44	99	471	50	34	521	55	68	571	61	03	621	66	37
322	34	41	372	39	76	422	45	10	472	50	44	522	55	79	572	61	13	622	66	48
323	34	52	373	39	86	423	45	21	473	50	55	523	55	90	573	61	24	623	66	58
324	34	63	374	39	97	424	45	31	474	50	66	524	56	00	574	61	35	624	66	69
325	34	73	375	40	08	425	45	42	475	50	77	525	56	11	575	61	45	625	66	80
326	34	84	376	40	18	426	45	53	476	50	87	526	56	22	576	61	56	626	66	90
327	34	95	377	40	29	427	45	64	477	50	98	527	56	32	577	61	67	627	67	01
328	35	05	378	40	40	428	45	74	478	51	09	528	56	43	578	61	77	628	67	12
329	35	16	379	40	51	429	45	85	479	51	19	529	56	54	579	61	88	629	67	22
330	35	27	380	40	61	430	45	96	480	51	30	530	56	64	580	61	99	630	67	33
331	35	38	381	40	72	431	46	06	481	51	41	531	56	75	581	62	09	631	67	44
332	35	48	382	40	83	432	46	17	482	51	51	532	56	86	582	62	20	632	67	54
333	35	59	383	40	93	433	46	28	483	51	62	533	56	96	583	62	31	633	67	65
334	35	70	384	41	04	434	46	38	484	51	73	534	57	07	584	62	41	634	67	76
335	35	80	385	41	15	435	46	49	485	51	83	535	57	18	585	62	52	635	67	87
336	35	91	386	41	25	436	46	60	486	51	94	536	57	28	586	62	63	636	67	97
337	36	02	387	41	36	437	46	70	487	52	05	537	57	39	587	62	74	637	68	08
338	36	12	388	41	47	438	46	81	488	52	15	538	57	50	588	62	84	638	68	19
339	36	23	389	41	57	439	46	92	489	52	26	539	57	61	589	62	95	639	68	29
340	36	34	390	41	68	440	47	02	490	52	37	540	57	71	590	63	06	640	68	40
341	36	44	391	41	79	441	47	13	491	52	48	541	57	82	591	63	16	641	68	51
342	36	55	392	41	89	442	47	24	492	52	58	542	57	93	592	63	27	642	68	61
343	36	66	393	42	00	443	47	35	493	52	69	543	58	03	593	63	38	643	68	72
344	36	76	394	42	11	444	47	45	494	52	80	544	58	14	594	63	48	644	68	83
345	36	87	395	42	22	445	47	56	495	52	90	545	58	25	595	63	59	645	68	93
346	36	98	396	42	32	446	47	67	496	53	01	546	58	35	596	63	70	646	69	04
347	37	09	397	42	43	447	47	77	497	53	12	547	58	46	597	63	80	647	69	15
348	37	19	398	42	54	448	47	88	498	53	22	548	58	57	598	63	91	648	69	25
349	37	30	399	42	64	449	47	99	499	53	33	549	58	67	599	64	02	649	69	36

COTTON SELLER'S TABLE From 300 to 600 Lbs at **10³/₄C**

300	32	25	350	37	62	400	43	00	450	48	37	500	53	75	550	59	12	600	64	50
301	32	36	351	37	73	401	43	11	451	48	48	501	53	86	551	59	23	601	64	61
302	32	46	352	37	84	402	43	21	452	48	59	502	53	96	552	59	34	602	64	71
303	32	57	353	37	95	403	43	32	453	48	70	503	54	07	553	59	45	603	64	82
304	32	68	354	38	05	404	43	43	454	48	80	504	54	18	554	59	55	604	64	93
305	32	79	355	38	16	405	43	54	455	48	91	505	54	29	555	59	66	605	65	04
306	32	89	356	38	27	406	43	64	456	49	02	506	54	39	556	59	77	606	65	14
307	33	00	357	38	38	407	43	75	457	49	13	507	54	50	557	59	88	607	65	25
308	33	11	358	38	48	408	43	86	458	49	23	508	54	61	558	59	98	608	65	36
309	33	22	359	38	59	409	43	97	459	49	34	509	54	72	559	60	09	609	65	47
310	33	32	360	38	70	410	44	07	460	49	45	510	54	82	560	60	20	610	65	57
311	33	43	361	38	81	411	44	18	461	49	56	511	54	93	561	60	31	611	65	68
312	33	54	362	38	91	412	44	29	462	49	66	512	55	04	562	60	41	612	65	79
313	33	65	363	39	02	413	44	40	463	49	77	513	55	15	563	60	52	613	65	90
314	33	75	364	39	13	414	44	50	464	49	88	514	55	25	564	60	63	614	66	00
315	33	86	365	39	24	415	44	61	465	49	99	515	55	36	565	60	74	615	66	11
316	33	97	366	39	34	416	44	72	466	50	09	516	55	47	566	60	84	616	66	22
317	34	08	367	39	45	417	44	83	467	50	20	517	55	58	567	60	95	617	66	33
318	34	18	368	39	56	418	44	93	468	50	31	518	55	68	568	61	06	618	66	43
319	34	29	369	39	67	419	45	04	469	50	42	519	55	79	569	61	17	619	66	54
320	34	40	370	39	77	420	45	15	470	50	52	520	55	90	570	61	27	620	66	65
321	34	51	371	39	88	421	45	26	471	50	63	521	56	01	571	61	38	621	66	76
322	34	61	372	39	99	422	45	36	472	50	74	522	56	11	572	61	49	622	66	86
323	34	72	373	40	10	423	45	47	473	50	85	523	56	22	573	61	60	623	66	97
324	34	83	374	40	20	424	45	58	474	50	95	524	56	33	574	61	70	624	67	08
325	34	94	375	40	31	425	45	69	475	51	06	525	56	44	575	61	81	625	67	19
326	35	04	376	40	42	426	45	79	476	51	17	526	56	54	576	61	92	626	67	29
327	35	15	377	40	53	427	45	90	477	51	28	527	56	65	577	62	03	627	67	40
328	35	26	378	40	63	428	46	01	478	51	38	528	56	76	578	62	13	628	67	51
329	35	37	379	40	74	429	46	12	479	51	49	529	56	87	579	62	24	629	67	62
330	35	47	380	40	85	430	46	22	480	51	60	530	56	97	580	62	35	630	67	72
331	35	58	381	40	96	431	46	33	481	51	71	531	57	08	581	62	46	631	67	83
332	35	69	382	41	06	432	46	44	482	51	81	532	57	19	582	62	56	632	67	94
333	35	80	383	41	17	433	46	55	483	51	92	533	57	30	583	62	67	633	68	05
334	35	90	384	41	28	434	46	65	484	52	03	534	57	40	584	62	78	634	68	15
335	36	01	385	41	39	435	46	76	485	52	14	535	57	51	585	62	89	635	68	26
336	36	12	386	41	49	436	46	87	486	52	24	536	57	62	586	62	99	636	68	37
337	36	23	387	41	60	437	46	98	487	52	35	537	57	73	587	63	10	637	68	48
338	36	33	388	41	71	438	47	08	488	52	46	538	57	83	588	63	21	638	68	58
339	36	44	389	41	82	439	47	19	489	52	57	539	57	94	589	63	32	639	68	69
340	36	55	390	41	92	440	47	30	490	52	67	540	58	05	590	63	42	640	68	80
341	36	66	391	42	03	441	47	41	491	52	78	541	58	16	591	63	53	641	68	91
342	36	76	392	42	14	442	47	51	492	52	89	542	58	26	592	63	64	642	69	01
343	36	87	393	42	25	443	47	62	493	53	00	543	58	37	593	63	75	643	69	12
344	36	98	394	42	35	444	47	73	494	53	10	544	58	48	594	63	85	644	69	23
345	37	09	395	42	46	445	47	84	495	53	21	545	58	59	595	63	96	645	69	34
346	37	19	396	42	57	446	47	94	496	53	32	546	58	69	596	64	07	646	69	44
347	37	30	397	42	68	447	48	05	497	53	43	547	58	80	597	64	18	647	69	55
348	37	41	398	42	78	448	48	16	498	53	53	548	58	91	598	64	28	648	69	66
349	37	52	399	42	89	449	48	27	499	53	64	549	59	02	599	64	39	649	69	77

COTTON SELLER'S TABLE From 300 to 649 Lbs at **10¹³₁₆C**

300	32 44	350	37 84	400	43 25	450	48 66	500	54 06	550	59 47	600	64 87
301	32 55	351	37 95	401	43 36	451	48 76	501	54 17	551	59 58	601	64 98
302	32 65	352	38 06	402	43 47	452	48 87	502	54 28	552	59 68	602	65 09
303	32 76	353	38 17	403	43 57	453	48 98	503	54 39	553	59 79	603	65 20
304	32 87	354	38 28	404	43 68	454	49 09	504	54 49	554	59 90	604	65 31
305	32 98	355	38 38	405	43 79	455	49 20	505	54 60	555	60 01	605	65 42
306	33 09	356	38 49	406	43 90	456	49 30	506	54 71	556	60 12	606	65 52
307	33 19	357	38 60	407	44 01	457	49 41	507	54 82	557	60 23	607	65 63
308	33 30	358	38 71	408	44 11	458	49 52	508	54 93	558	60 33	608	65 74
309	33 41	359	38 82	409	44 22	459	49 63	509	55 04	559	60 44	609	65 85
310	33 52	360	38 92	410	44 33	460	49 74	510	55 14	560	60 55	610	65 96
311	33 63	361	39 03	411	44 44	461	49 85	511	55 25	561	60 66	611	66 06
312	33 73	362	39 14	412	44 55	462	49 95	512	55 36	562	60 77	612	66 17
313	33 84	363	39 25	413	44 66	463	50 06	513	55 47	563	60 87	613	66 28
314	33 95	364	39 36	414	44 76	464	50 17	514	55 58	564	60 98	614	66 39
315	34 06	365	39 47	415	44 87	465	50 28	515	55 68	565	61 09	615	66 50
316	34 17	366	39 57	416	44 98	466	50 39	516	55 79	566	61 20	616	66 60
317	34 28	367	39 68	417	45 09	467	50 49	517	55 90	567	61 31	617	66 71
318	34 38	368	39 79	418	45 20	468	50 60	518	56 01	568	61 41	618	66 82
319	34 49	369	39 90	419	45 30	469	50 71	519	56 12	569	61 52	619	66 93
320	34 60	370	40 01	420	45 41	470	50 82	520	56 22	570	61 63	620	67 04
321	34 71	371	40 11	421	45 52	471	50 93	521	56 33	571	61 74	621	67 15
322	34 82	372	40 22	422	45 63	472	51 03	522	56 44	572	61 85	622	67 25
323	34 92	373	40 33	423	45 74	473	51 14	523	56 55	573	61 96	623	67 36
324	35 03	374	40 44	424	45 84	474	51 25	524	56 66	574	62 06	624	67 47
325	35 14	375	40 55	425	45 95	475	51 36	525	56 77	575	62 17	625	67 58
326	35 25	376	40 65	426	46 06	476	51 47	526	56 87	576	62 28	626	67 69
327	35 36	377	40 76	427	46 17	477	51 58	527	56 98	577	62 39	627	67 79
328	35 46	378	40 87	428	46 28	478	51 68	528	57 09	578	62 50	628	67 90
329	35 57	379	40 98	429	46 39	479	51 79	529	57 20	579	62 60	629	68 01
330	35 68	380	41 09	430	46 49	480	51 90	530	57 31	580	62 71	630	68 12
331	35 79	381	41 20	431	46 60	481	52 01	531	57 41	581	62 82	631	68 23
332	35 90	382	41 30	432	46 71	482	52 12	532	57 52	582	62 93	632	68 33
333	36 01	383	41 41	433	46 82	483	52 22	533	57 63	583	63 04	633	68 44
334	36 11	384	41 52	434	46 93	484	52 33	534	57 74	584	63 14	634	68 55
335	36 22	385	41 63	435	47 03	485	52 44	535	57 85	585	63 25	635	68 66
336	36 33	386	41 74	436	47 14	486	52 55	536	57 95	586	63 36	636	68 77
337	36 44	387	41 84	437	47 25	487	52 66	537	58 06	587	63 47	637	68 88
338	36 55	388	41 95	438	47 36	488	52 76	538	58 17	588	63 58	638	68 98
339	36 65	389	42 06	439	47 47	489	52 87	539	58 28	589	63 69	639	69 09
340	36 76	390	42 17	440	47 57	490	52 98	540	58 39	590	63 79	640	69 20
341	36 87	391	42 28	441	47 68	491	53 09	541	58 50	591	63 90	641	69 31
342	36 98	392	42 38	442	47 79	492	53 20	542	58 60	592	64 01	642	69 42
343	37 09	393	42 49	443	47 90	493	53 31	543	58 71	593	64 12	643	69 52
344	37 19	394	42 60	444	48 01	494	53 41	544	58 82	594	64 23	644	69 63
345	37 30	395	42 71	445	48 12	495	53 52	545	58 93	595	64 33	645	69 74
346	37 41	396	42 82	446	48 22	496	53 63	546	59 04	596	64 44	646	69 85
347	37 52	397	42 93	447	48 33	497	53 74	547	59 14	597	64 55	647	69 96
348	37 63	398	43 03	448	48 44	498	53 85	548	59 25	598	64 66	648	70 06
349	37 74	399	43 14	449	48 55	499	53 95	549	59 36	599	64 77	649	70 17

COTTON SELLER'S TABLE From 300 to 649 Lbs at 10⁷/₈C

300	32 62	350	38 06	400	43 50	450	48 94	500	54 37	550	59 81	600	65 25
301	32 73	351	38 17	401	43 61	451	49 05	501	54 48	551	59 92	601	65 36
302	32 84	352	38 28	402	43 72	452	49 15	502	54 59	552	60 03	602	65 47
303	32 95	353	38 39	403	43 83	453	49 26	503	54 70	553	60 14	603	65 58
304	33 06	354	38 50	404	43 93	454	49 37	504	54 81	554	60 25	604	65 68
305	33 17	355	38 61	405	44 04	455	49 48	505	54 92	555	60 36	605	65 79
306	33 28	356	38 71	406	44 15	456	49 59	506	55 03	556	60 46	606	65 90
307	33 39	357	38 82	407	44 26	457	49 70	507	55 14	557	60 57	607	66 01
308	33 49	358	38 93	408	44 37	458	49 81	508	55 24	558	60 68	608	66 12
309	33 60	359	39 04	409	44 48	459	49 92	509	55 35	559	60 79	609	66 23
310	33 71	360	39 15	410	44 59	460	50 02	510	55 46	560	60 90	610	66 34
311	33 82	361	39 26	411	44 70	461	50 13	511	55 57	561	61 01	611	66 45
312	33 93	362	39 37	412	44 80	462	50 24	512	55 68	562	61 12	612	66 55
313	34 04	363	39 48	413	44 91	463	50 35	513	55 79	563	61 23	613	66 66
314	34 15	364	39 58	414	45 02	464	50 46	514	55 90	564	61 33	614	66 77
315	34 26	365	39 69	415	45 13	465	50 57	515	56 01	565	61 44	615	66 88
316	34 36	366	39 80	416	45 24	466	50 68	516	56 11	566	61 55	616	66 99
317	34 47	367	39 91	417	45 35	467	50 79	517	56 22	567	61 66	617	67 10
318	34 58	368	40 02	418	45 46	468	50 89	518	56 33	568	61 77	618	67 21
319	34 69	369	40 13	419	45 57	469	51 00	519	56 44	569	61 88	619	67 32
320	34 80	370	40 24	420	45 67	470	51 11	520	56 55	570	61 99	620	67 42
321	34 91	371	40 35	421	45 78	471	51 22	521	56 66	571	62 10	621	67 53
322	35 02	372	40 45	422	45 89	472	51 33	522	56 77	572	62 20	622	67 64
323	35 13	373	40 56	423	46 00	473	51 44	523	56 88	573	62 31	623	67 75
324	35 23	374	40 67	424	46 11	474	51 55	524	56 98	574	62 42	624	67 86
325	35 34	375	40 78	425	46 22	475	51 66	525	57 09	575	62 53	625	67 97
326	35 45	376	40 89	426	46 33	476	51 76	526	57 20	576	62 64	626	68 08
327	35 56	377	41 00	427	46 44	477	51 87	527	57 31	577	62 75	627	68 19
328	35 67	378	41 11	428	46 54	478	51 98	528	57 42	578	62 86	628	68 29
329	35 78	379	41 22	429	46 65	479	52 09	529	57 53	579	62 97	629	68 40
330	35 89	380	41 32	430	46 76	480	52 20	530	57 64	580	63 07	630	68 51
331	36 00	381	41 43	431	46 87	481	52 31	531	57 75	581	63 18	631	68 62
332	36 10	382	41 54	432	46 98	482	52 42	532	57 85	582	63 29	632	68 73
333	36 21	383	41 65	433	47 09	483	52 53	533	57 96	583	63 40	633	68 84
334	36 32	384	41 76	434	47 20	484	52 63	534	58 07	584	63 51	634	68 95
335	36 43	385	41 87	435	47 31	485	52 74	535	58 18	585	63 62	635	69 06
336	36 54	386	41 98	436	47 41	486	52 85	536	58 29	586	63 73	636	69 16
337	36 65	387	42 09	437	47 52	487	52 96	537	58 40	587	63 84	637	69 27
338	36 76	388	42 19	438	47 63	488	53 07	538	58 51	588	63 94	638	69 38
339	36 87	389	42 30	439	47 74	489	53 18	539	58 62	589	64 05	639	69 49
340	36 97	390	42 41	440	47 85	490	53 29	540	58 72	590	64 16	640	69 60
341	37 08	391	42 52	441	47 96	491	53 40	541	58 83	591	64 27	641	69 71
342	37 19	392	42 63	442	48 07	492	53 50	542	58 94	592	64 38	642	69 82
343	37 30	393	42 74	443	48 18	493	53 61	543	59 05	593	64 49	643	69 93
344	37 41	394	42 85	444	48 28	494	53 72	544	59 16	594	64 60	644	70 03
345	37 52	395	42 96	445	48 39	495	53 83	545	59 27	595	64 71	645	70 14
346	37 63	396	43 06	446	48 50	496	53 94	546	59 38	596	64 81	646	70 25
347	37 74	397	43 17	447	48 61	497	54 05	547	59 49	597	64 92	647	70 36
348	37 84	398	43 28	448	48 72	498	54 16	548	59 59	598	65 03	648	70 47
349	37 95	399	43 39	449	48 83	499	54 27	549	59 70	599	65 14	649	70 58

COTTON SELLER'S TABLE From 300 to 649 Lbs at 10¹⁵/₁₆C

300	32	81	350	38	28	400	43	75	450	49	22	500	54	69	550	60	16	600	65	62
301	32	92	351	38	39	401	43	86	451	49	33	501	54	80	551	60	27	601	65	73
302	33	03	352	38	50	402	43	97	452	49	44	502	54	91	552	60	37	602	65	84
303	33	14	353	38	61	403	44	08	453	49	55	503	55	02	553	60	48	603	65	95
304	33	25	354	38	72	404	44	19	454	49	66	504	55	12	554	60	59	604	66	06
305	33	36	355	38	83	405	44	30	455	49	77	505	55	23	555	60	70	605	66	17
306	33	47	356	38	94	406	44	41	456	49	87	506	55	34	556	60	81	606	66	28
307	33	58	357	39	05	407	44	52	457	49	98	507	55	45	557	60	92	607	66	39
308	33	69	358	39	16	408	44	62	458	50	09	508	55	56	558	61	03	608	66	50
309	33	80	359	39	27	409	44	73	459	50	20	509	55	67	559	61	14	609	66	61
310	33	91	360	39	37	410	44	84	460	50	31	510	55	78	560	61	25	610	66	72
311	34	02	361	39	48	411	44	95	461	50	42	511	55	89	561	61	36	611	66	83
312	34	12	362	39	59	412	45	06	462	50	53	512	56	00	562	61	47	612	66	94
313	34	23	363	39	70	413	45	17	463	50	64	513	56	11	563	61	58	613	67	05
314	34	34	364	39	81	414	45	28	464	50	75	514	56	22	564	61	69	614	67	16
315	34	45	365	39	92	415	45	39	465	50	86	515	56	33	565	61	80	615	67	27
316	34	56	366	40	03	416	45	50	466	50	97	516	56	44	566	61	91	616	67	37
317	34	67	367	40	14	417	45	61	467	51	08	517	56	55	567	62	02	617	67	48
318	34	78	368	40	25	418	45	72	468	51	19	518	56	66	568	62	12	618	67	59
319	34	89	369	40	36	419	45	83	469	51	30	519	56	77	569	62	23	619	67	70
320	35	00	370	40	47	420	45	94	470	51	41	520	56	87	570	62	34	620	67	81
321	35	11	371	40	58	421	46	05	471	51	52	521	56	98	571	62	45	621	67	92
322	35	22	372	40	69	422	46	16	472	51	62	522	57	09	572	62	56	622	68	03
323	35	33	373	40	80	423	46	27	473	51	73	523	57	20	573	62	67	623	68	14
324	35	44	374	40	91	424	46	37	474	51	84	524	57	31	574	62	78	624	68	25
325	35	55	375	41	02	425	46	48	475	51	95	525	57	42	575	62	89	625	68	36
326	35	66	376	41	12	426	46	59	476	52	06	526	57	53	576	63	00	626	68	47
327	35	77	377	41	23	427	46	70	477	52	17	527	57	64	577	63	11	627	68	58
328	35	87	378	41	34	428	46	81	478	52	28	528	57	75	578	63	22	628	68	69
329	35	98	379	41	45	429	46	92	479	52	39	529	57	86	579	63	33	629	68	80
330	36	09	380	41	56	430	47	03	480	52	50	530	57	97	580	63	44	630	68	91
331	36	20	381	41	67	431	47	14	481	52	61	531	58	08	581	63	55	631	69	02
332	36	31	382	41	78	432	47	25	482	52	72	532	58	19	582	63	66	632	69	12
333	36	42	383	41	89	433	47	36	483	52	83	533	58	30	583	63	77	633	69	23
334	36	53	384	42	00	434	47	47	484	52	94	534	58	41	584	63	87	634	69	34
335	36	64	385	42	11	435	47	58	485	53	05	535	58	52	585	63	98	635	69	45
336	36	75	386	42	22	436	47	69	486	53	16	536	58	62	586	64	09	636	69	56
337	36	86	387	42	33	437	47	80	487	53	27	537	58	73	587	64	20	637	69	67
338	36	97	388	42	44	438	47	91	488	53	37	538	58	84	588	64	31	638	69	78
339	37	08	389	42	55	439	48	02	489	53	48	539	58	95	589	64	42	639	69	89
340	37	19	390	42	66	440	48	12	490	53	59	540	59	06	590	64	53	640	70	00
341	37	30	391	42	77	441	48	23	491	53	70	541	59	17	591	64	64	641	70	11
342	37	41	392	42	87	442	48	34	492	53	81	542	59	28	592	64	75	642	70	22
343	37	52	393	42	98	443	48	45	493	53	92	543	59	39	593	64	86	643	70	33
344	37	62	394	43	09	444	48	56	494	54	03	544	59	50	594	64	97	644	70	44
345	37	73	395	43	20	445	48	67	495	54	14	545	59	61	595	65	08	645	70	55
346	37	84	396	43	31	446	48	78	496	54	25	546	59	72	596	65	19	646	70	66
347	37	95	397	43	42	447	48	89	497	54	36	547	59	83	597	65	30	647	70	77
348	38	06	398	43	53	448	49	00	498	54	47	548	59	94	598	65	41	648	70	87
349	38	17	399	43	64	449	49	11	499	54	58	549	60	05	599	65	52	649	70	98

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

11c

300	33	00	350	38	50	400	44	00	450	49	50	500	55	00	550	60	50	600	66	00
301	33	11	351	38	61	401	44	11	451	49	61	501	55	11	551	60	61	601	66	11
302	33	22	352	38	72	402	44	22	452	49	72	502	55	22	552	60	72	602	66	22
303	33	33	353	38	83	403	44	33	453	49	83	503	55	33	553	60	83	603	66	33
304	33	44	354	38	94	404	44	44	454	49	94	504	55	44	554	60	94	604	66	44
305	33	55	355	39	05	405	44	55	455	50	05	505	55	55	555	61	05	605	66	55
306	33	66	356	39	16	406	44	66	456	50	16	506	55	66	556	61	16	606	66	66
307	33	77	357	39	27	407	44	77	457	50	27	507	55	77	557	61	27	607	66	77
308	33	88	358	39	38	408	44	88	458	50	38	508	55	88	558	61	38	608	66	88
309	33	99	359	39	49	409	44	99	459	50	49	509	55	99	559	61	49	609	66	99
310	34	10	360	39	60	410	45	10	460	50	60	510	56	10	560	61	60	610	67	10
311	34	21	361	39	71	411	45	21	461	50	71	511	56	21	561	61	71	611	67	21
312	34	32	362	39	82	412	45	32	462	50	82	512	56	32	562	61	82	612	67	32
313	34	43	363	39	93	413	45	43	463	50	93	513	56	43	563	61	93	613	67	43
314	34	54	364	40	04	414	45	54	464	51	04	514	56	54	564	62	04	614	67	54
315	34	65	365	40	15	415	45	65	465	51	15	515	56	65	565	62	15	615	67	65
316	34	76	366	40	26	416	45	76	466	51	26	516	56	76	566	62	26	616	67	76
317	34	87	367	40	37	417	45	87	467	51	37	517	56	87	567	62	37	617	67	87
318	34	98	368	40	48	418	45	98	468	51	48	518	56	98	568	62	48	618	67	98
319	35	09	369	40	59	419	46	09	469	51	59	519	57	09	569	62	59	619	68	09
320	35	20	370	40	70	420	46	20	470	51	70	520	57	20	570	62	70	620	68	20
321	35	31	371	40	81	421	46	31	471	51	81	521	57	31	571	62	81	621	68	31
322	35	42	372	40	92	422	46	42	472	51	92	522	57	42	572	62	92	622	68	42
323	35	53	373	41	03	423	46	53	473	52	03	523	57	53	573	63	03	623	68	53
324	35	64	374	41	14	424	46	64	474	52	14	524	57	64	574	63	14	624	68	64
325	35	75	375	41	25	425	46	75	475	52	25	525	57	75	575	63	25	625	68	75
326	35	86	376	41	36	426	46	86	476	52	36	526	57	86	576	63	36	626	68	86
327	35	97	377	41	47	427	46	97	477	52	47	527	57	97	577	63	47	627	68	97
328	36	08	378	41	58	428	47	08	478	52	58	528	58	08	578	63	58	628	69	08
329	36	19	379	41	69	429	47	19	479	52	69	529	58	19	579	63	69	629	69	19
330	36	30	380	41	80	430	47	30	480	52	80	530	58	30	580	63	80	630	69	30
331	36	41	381	41	91	431	47	41	481	52	91	531	58	41	581	63	91	631	69	41
332	36	52	382	42	02	432	47	52	482	53	02	532	58	52	582	64	02	632	69	52
333	36	63	383	42	13	433	47	63	483	53	13	533	58	63	583	64	13	633	69	63
334	36	74	384	42	24	434	47	74	484	53	24	534	58	74	584	64	24	634	69	74
335	36	85	385	42	35	435	47	85	485	53	35	535	58	85	585	64	35	635	69	85
336	36	96	386	42	46	436	47	96	486	53	46	536	58	96	586	64	46	636	69	96
337	37	07	387	42	57	437	48	07	487	53	57	537	59	07	587	64	57	637	70	07
338	37	18	388	42	68	438	48	18	488	53	68	538	59	18	588	64	68	638	70	18
339	37	29	389	42	79	439	48	29	489	53	79	539	59	29	589	64	79	639	70	29
340	37	40	390	42	90	440	48	40	490	53	90	540	59	40	590	64	90	640	70	40
341	37	51	391	43	01	441	48	51	491	54	01	541	59	51	591	65	01	641	70	51
342	37	62	392	43	12	442	48	62	492	54	12	542	59	62	592	65	12	642	70	62
343	37	73	393	43	23	443	48	73	493	54	23	543	59	73	593	65	23	643	70	73
344	37	84	394	43	34	444	48	84	494	54	34	544	59	84	594	65	34	644	70	84
345	37	95	395	43	45	445	48	95	495	54	45	545	59	95	595	65	45	645	70	95
346	38	06	396	43	56	446	49	06	496	54	56	546	60	06	596	65	56	646	71	06
347	38	17	397	43	67	447	49	17	497	54	67	547	60	17	597	65	67	647	71	17
348	38	28	398	43	78	448	49	28	498	54	78	548	60	28	598	65	78	648	71	28
349	38	39	399	43	89	449	49	39	499	54	89	549	60	39	599	65	89	649	71	39

COTTON SELLER'S TABLE From 300 to 649 Lbs at **1 1/16C**

300	33	19	350	38	72	400	44	25	450	49	78	500	55	31	550	60	84	600	66	37
301	33	30	351	38	83	401	44	36	451	49	89	501	55	42	551	60	95	601	66	49
302	33	41	352	38	94	402	44	47	452	50	00	502	55	53	552	61	06	602	66	60
303	33	52	353	39	05	403	44	58	453	50	11	503	55	64	553	61	18	603	66	71
304	33	63	354	39	16	404	44	69	454	50	22	504	55	75	554	61	29	604	66	82
305	33	74	355	39	27	405	44	80	455	50	33	505	55	87	555	61	40	605	66	93
306	33	85	356	39	38	406	44	91	456	50	44	506	55	98	556	61	51	606	67	04
307	33	96	357	39	49	407	45	02	457	50	56	507	56	09	557	61	62	607	67	15
308	34	07	358	39	60	408	45	13	458	50	67	508	56	20	558	61	73	608	67	26
309	34	18	359	39	71	409	45	25	459	50	78	509	56	31	559	61	84	609	67	37
310	34	29	360	39	82	410	45	36	460	50	89	510	56	42	560	61	95	610	67	48
311	34	40	361	39	94	411	45	47	461	51	00	511	56	53	561	62	06	611	67	59
312	34	51	362	40	05	412	45	58	462	51	11	512	56	64	562	62	17	612	67	70
313	34	63	363	40	16	413	45	69	463	51	22	513	56	75	563	62	28	613	67	81
314	34	74	364	40	27	414	45	80	464	51	33	514	56	86	564	62	39	614	67	92
315	34	85	365	40	38	415	45	91	465	51	44	515	56	97	565	62	50	615	68	03
316	34	96	366	40	49	416	46	02	466	51	55	516	57	08	566	62	61	616	68	14
317	35	07	367	40	60	417	46	13	467	51	66	517	57	19	567	62	72	617	68	26
318	35	18	368	40	71	418	46	24	468	51	77	518	57	30	568	62	83	618	68	37
319	35	29	369	40	82	419	46	35	469	51	88	519	57	41	569	62	95	619	68	48
320	35	40	370	40	93	420	46	46	470	51	99	520	57	52	570	63	06	620	68	59
321	35	51	371	41	04	421	46	57	471	52	10	521	57	64	571	63	17	621	68	70
322	35	62	372	41	15	422	46	68	472	52	21	522	57	75	572	63	28	622	68	81
323	35	73	373	41	26	423	46	79	473	52	33	523	57	86	573	63	39	623	68	92
324	35	84	374	41	37	424	46	90	474	52	44	524	57	97	574	63	50	624	69	03
325	35	95	375	41	48	425	47	02	475	52	55	525	58	08	575	63	61	625	69	14
326	36	06	376	41	59	426	47	13	476	52	66	526	58	19	576	63	72	626	69	25
327	36	17	377	41	71	427	47	24	477	52	77	527	58	30	577	63	83	627	69	36
328	36	28	378	41	82	428	47	35	478	52	88	528	58	41	578	63	94	628	69	47
329	36	40	379	41	93	429	47	46	479	52	99	529	58	52	579	64	05	629	69	58
330	36	51	380	42	04	430	47	57	480	53	10	530	58	63	580	64	16	630	69	69
331	36	62	381	42	15	431	47	68	481	53	21	531	58	74	581	64	27	631	69	80
332	36	73	382	42	26	432	47	79	482	53	32	532	58	85	582	64	38	632	69	91
333	36	84	383	42	37	433	47	90	483	53	43	533	58	96	583	64	49	633	70	03
334	36	95	384	42	48	434	48	01	484	53	54	534	59	07	584	64	60	634	70	14
335	37	06	385	42	59	435	48	12	485	53	65	535	59	18	585	64	72	635	70	25
336	37	17	386	42	70	436	48	23	486	53	76	536	59	29	586	64	83	636	70	36
337	37	28	387	42	81	437	48	34	487	53	87	537	59	41	587	64	94	637	70	47
338	37	39	388	42	92	438	48	45	488	53	98	538	59	52	588	65	05	638	70	58
339	37	50	389	43	03	439	48	56	489	54	10	539	59	63	589	65	16	639	70	69
340	37	61	390	43	14	440	48	67	490	54	21	540	59	74	590	65	27	640	70	80
341	37	72	391	43	25	441	48	79	491	54	32	541	59	85	591	65	38	641	70	91
342	37	83	392	43	36	442	48	90	492	54	43	542	59	96	592	65	49	642	71	02
343	37	94	393	43	48	443	49	01	493	54	54	543	60	07	593	65	60	643	71	13
344	38	05	394	43	59	444	49	12	494	54	65	544	60	18	594	65	71	644	71	24
345	38	17	395	43	70	445	49	23	495	54	76	545	60	29	595	65	82	645	71	35
346	38	28	396	43	81	446	49	34	496	54	87	546	60	40	596	65	93	646	71	46
347	38	39	397	43	92	447	49	45	497	54	98	547	60	51	597	66	04	647	71	57
348	38	50	398	44	03	448	49	56	498	55	09	548	60	62	598	66	15	648	71	68
349	38	61	399	44	14	449	49	67	499	55	20	549	60	73	599	66	26	649	71	80

COTTON SELLER'S TABLE From 300 to 649 Lbs at **11¹/₈C**

300	33	37	350	38	94	400	44	50	450	50	06	500	55	62	550	61	19	600	66	75
301	33	49	351	39	05	401	44	61	451	50	17	501	55	74	551	61	30	601	66	86
302	33	60	352	39	16	402	44	72	452	50	28	502	55	85	552	61	41	602	66	97
303	33	71	353	39	27	403	44	83	453	50	40	503	55	96	553	61	52	603	67	08
304	33	82	354	39	38	404	44	94	454	50	51	504	56	07	554	61	63	604	67	19
305	33	93	355	39	49	405	45	06	455	50	62	505	56	18	555	61	74	605	67	31
306	34	04	356	39	60	406	45	17	456	50	73	506	56	29	556	61	85	606	67	42
307	34	15	357	39	72	407	45	28	457	50	84	507	56	40	557	61	97	607	67	53
308	34	26	358	39	83	408	45	39	458	50	95	508	56	51	558	62	08	608	67	64
309	34	38	359	39	94	409	45	50	459	51	06	509	56	63	559	62	19	609	67	75
310	34	49	360	40	05	410	45	61	460	51	17	510	56	74	560	62	30	610	67	86
311	34	60	361	40	16	411	45	72	461	51	29	511	56	85	561	62	41	611	67	97
312	34	71	362	40	27	412	45	83	462	51	40	512	56	96	562	62	52	612	68	08
313	34	82	363	40	38	413	45	95	463	51	51	513	57	07	563	62	63	613	68	20
314	34	93	364	40	49	414	46	06	464	51	62	514	57	18	564	62	74	614	68	31
315	35	04	365	40	61	415	46	17	465	51	73	515	57	29	565	62	86	615	68	42
316	35	15	366	40	72	416	46	28	466	51	84	516	57	40	566	62	97	616	68	53
317	35	27	367	40	83	417	46	39	467	51	95	517	57	52	567	63	08	617	68	64
318	35	38	368	40	94	418	46	50	468	52	06	518	57	63	568	63	19	618	68	75
319	35	49	369	41	05	419	46	61	469	52	18	519	57	74	569	63	30	619	68	86
320	35	60	370	41	16	420	46	72	470	52	29	520	57	85	570	63	41	620	68	97
321	35	71	371	41	27	421	46	84	471	52	40	521	57	96	571	63	52	621	69	09
322	35	82	372	41	38	422	46	95	472	52	51	522	58	07	572	63	63	622	69	20
323	35	93	373	41	50	423	47	06	473	52	62	523	58	18	573	63	75	623	69	31
324	36	04	374	41	61	424	47	17	474	52	73	524	58	29	574	63	86	624	69	42
325	36	16	375	41	72	425	47	28	475	52	84	525	58	41	575	63	97	625	69	53
326	36	27	376	41	83	426	47	39	476	52	95	526	58	52	576	64	08	626	69	64
327	36	38	377	41	94	427	47	50	477	53	07	527	58	63	577	64	19	627	69	75
328	36	49	378	42	05	428	47	61	478	53	18	528	58	74	578	64	30	628	69	86
329	36	60	379	42	16	429	47	73	479	53	29	529	58	85	579	64	41	629	69	98
330	36	71	380	42	27	430	47	84	480	53	40	530	58	96	580	64	52	630	70	09
331	36	82	381	42	39	431	47	95	481	53	51	531	59	07	581	64	64	631	70	20
332	36	93	382	42	50	432	48	06	482	53	62	532	59	18	582	64	75	632	70	31
333	37	05	383	42	61	433	48	17	483	53	73	533	59	30	583	64	86	633	70	42
334	37	16	384	42	72	434	48	28	484	53	84	534	59	41	584	64	97	634	70	53
335	37	27	385	42	83	435	48	39	485	53	96	535	59	52	585	65	08	635	70	64
336	37	38	386	42	94	436	48	50	486	54	07	536	59	63	586	65	19	636	70	75
337	37	49	387	43	05	437	48	62	487	54	18	537	59	74	587	65	30	637	70	87
338	37	60	388	43	16	438	48	73	488	54	29	538	59	85	588	65	41	638	70	98
339	37	71	389	43	28	439	48	84	489	54	40	539	59	96	589	65	53	639	71	09
340	37	82	390	43	39	440	48	95	490	54	51	540	60	07	590	65	64	640	21	20
341	37	94	391	43	50	441	49	06	491	54	62	541	60	19	591	65	75	641	71	31
342	38	05	392	43	61	442	49	17	492	54	73	542	60	30	592	65	86	642	71	42
343	38	16	393	43	72	443	49	28	493	54	85	543	60	41	593	65	97	643	71	53
344	38	27	394	43	83	444	49	39	494	54	96	544	60	52	594	66	08	644	71	64
345	38	38	395	43	94	445	49	51	495	55	07	545	60	63	595	66	19	645	71	76
346	38	49	396	44	05	446	49	62	496	55	18	546	60	74	596	66	30	646	71	87
347	38	60	397	44	17	447	49	73	497	55	29	547	60	85	597	66	42	647	71	98
348	38	71	398	44	28	448	49	84	498	55	40	548	60	96	598	66	53	648	72	09
349	38	83	399	44	39	449	49	95	499	55	51	549	61	08	599	66	64	649	72	20

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

11 3
16C

300	33	56	350	39	16	400	44	75	450	50	34	500	55	94	550	61	53	600	67	12
301	33	67	351	39	27	401	44	86	451	50	46	501	56	05	551	61	64	601	67	24
302	33	79	352	39	38	402	44	97	452	50	57	502	56	16	552	61	75	602	67	35
303	33	90	353	39	49	403	45	09	453	50	68	503	56	27	553	61	87	603	67	46
304	34	01	354	39	60	404	45	20	454	50	79	504	56	38	554	61	98	604	67	57
305	34	12	355	39	72	405	45	31	455	50	90	505	56	50	555	62	09	605	67	68
306	34	23	356	39	83	406	45	42	456	51	01	506	56	61	556	62	20	606	67	80
307	34	35	357	39	94	407	45	53	457	51	13	507	56	72	557	62	31	607	67	91
308	34	46	358	40	05	408	45	64	458	51	24	508	56	83	558	62	43	608	68	02
309	34	57	359	40	16	409	45	76	459	51	35	509	56	94	559	62	54	609	68	13
310	34	68	360	40	27	410	45	87	460	51	46	510	57	06	560	62	65	610	68	24
311	34	79	361	40	39	411	45	98	461	51	57	511	57	17	561	62	76	611	68	36
312	34	90	362	40	50	412	46	09	462	51	69	512	57	28	562	62	87	612	68	47
313	35	02	363	40	61	413	46	20	463	51	80	513	57	39	563	62	99	613	68	58
314	35	13	364	40	72	414	46	32	464	51	91	514	57	50	564	63	10	614	68	69
315	35	24	365	40	83	415	46	43	465	52	02	515	57	62	565	63	21	615	68	80
316	35	35	366	40	95	416	46	54	466	52	13	516	57	73	566	63	32	616	68	91
317	35	46	367	41	06	417	46	65	467	52	25	517	57	84	567	63	43	617	69	03
318	35	58	368	41	17	418	46	76	468	52	36	518	57	95	568	63	54	618	69	14
319	35	69	369	41	28	419	46	88	469	52	47	519	58	06	569	63	66	619	69	25
320	35	80	370	41	39	420	46	99	470	52	58	520	58	17	570	63	77	620	69	36
321	35	91	371	41	51	421	47	10	471	52	69	521	58	29	571	63	88	621	69	47
322	36	02	372	41	62	422	47	21	472	52	80	522	58	40	572	63	99	622	69	59
323	36	14	373	41	73	423	47	32	473	52	92	523	58	51	573	64	10	623	69	70
324	36	25	374	41	84	424	47	43	474	53	03	524	58	62	574	64	22	624	69	81
325	36	36	375	41	95	425	47	55	475	53	14	525	58	73	575	64	33	625	69	92
326	36	47	376	42	06	426	47	66	476	53	25	526	58	85	576	64	44	626	70	03
327	36	58	377	42	18	427	47	77	477	53	36	527	58	96	577	64	55	627	70	15
328	36	69	378	42	29	428	47	88	478	53	48	528	59	07	578	64	66	628	70	26
329	36	81	379	42	40	429	47	99	479	53	59	529	59	18	579	64	78	629	70	37
330	36	92	380	42	51	430	48	11	480	53	70	530	59	29	580	64	89	630	70	48
331	37	03	381	42	62	431	48	22	481	53	81	531	59	41	581	65	00	631	70	59
332	37	14	382	42	74	432	48	33	482	53	92	532	59	52	582	65	11	632	70	70
333	37	25	383	42	85	433	48	44	483	54	04	533	59	63	583	65	22	633	70	82
334	37	37	384	42	96	434	48	55	484	54	15	534	59	74	584	65	33	634	70	93
335	37	48	385	43	07	435	48	67	485	54	26	535	59	85	585	65	45	635	71	04
336	37	59	386	43	18	436	48	78	486	54	37	536	59	96	586	65	56	636	71	15
337	37	70	387	43	30	437	48	89	487	54	48	537	60	08	587	65	67	637	71	26
338	37	81	388	43	41	438	49	00	488	54	59	538	60	19	588	65	78	638	71	38
339	37	93	389	43	52	439	49	11	489	54	71	539	60	30	589	65	89	639	71	49
340	38	04	390	43	63	440	49	22	490	54	82	540	60	41	590	66	01	640	71	60
341	38	15	391	43	74	441	49	34	491	54	93	541	60	52	591	66	12	641	71	71
342	38	26	392	43	85	442	49	45	492	55	04	542	60	64	592	66	23	642	71	82
343	38	37	393	43	97	443	49	56	493	55	15	543	60	75	593	66	34	643	71	94
344	38	48	394	44	08	444	49	67	494	55	27	544	60	86	594	66	45	644	72	05
345	38	60	395	44	19	445	49	78	495	55	38	545	60	97	595	66	56	645	72	16
346	38	71	396	44	30	446	49	90	496	55	49	546	61	08	596	66	67	646	72	27
347	38	82	397	44	41	447	50	01	497	55	60	547	61	20	597	66	79	647	72	38
348	38	93	398	44	53	448	50	12	498	55	71	548	61	31	598	66	90	648	72	49
349	39	04	399	44	64	449	50	23	499	55	83	549	61	42	599	67	01	649	72	61

COTTON SELLER'S TABLE From 300 to 649 Lbs at **11 1/4c**

300	33	75	350	39	37	400	45	00	450	50	62	500	56	25	550	61	87	600	67	50
301	33	86	351	39	49	401	45	11	451	50	74	501	56	36	551	61	99	601	67	61
302	33	97	352	39	60	402	45	22	452	50	85	502	56	47	552	62	10	602	67	72
303	34	09	353	39	71	403	45	34	453	50	96	503	56	59	553	62	21	603	67	84
304	34	20	354	39	82	404	45	45	454	51	07	504	56	70	554	62	32	604	67	95
305	34	31	355	39	94	405	45	56	455	51	19	505	56	81	555	62	44	605	68	06
306	34	42	356	40	05	406	45	67	456	51	30	506	56	92	556	62	55	606	68	17
307	34	54	357	40	16	407	45	79	457	51	41	507	57	04	557	62	66	607	68	29
308	34	65	358	40	27	408	45	90	458	51	52	508	57	15	558	62	77	608	68	40
309	34	76	359	40	39	409	46	01	459	51	64	509	57	26	559	62	89	609	68	51
310	34	87	360	40	50	410	46	12	460	51	75	510	57	37	560	63	00	610	68	62
311	34	99	361	40	61	411	46	24	461	51	86	511	57	49	561	63	11	611	68	74
312	35	10	362	40	72	412	46	35	462	51	97	512	57	60	562	63	22	612	68	85
313	35	21	363	40	84	413	46	46	463	52	09	513	57	71	563	63	34	613	68	96
314	35	32	364	40	95	414	46	57	464	52	20	514	57	82	564	63	45	614	69	07
315	35	44	365	41	06	415	46	69	465	52	31	515	57	94	565	63	56	615	69	19
316	35	55	366	41	17	416	46	80	466	52	42	516	58	05	566	63	67	616	69	30
317	35	66	367	41	29	417	46	91	467	52	54	517	58	16	567	63	79	617	69	41
318	35	77	368	41	40	418	47	02	468	52	65	518	58	27	568	63	90	618	69	52
319	35	89	369	41	51	419	47	14	469	52	76	519	58	39	569	64	01	619	69	64
320	36	00	370	41	62	420	47	25	470	52	87	520	58	50	570	64	12	620	69	75
321	36	11	371	41	74	421	47	36	471	52	99	521	58	61	571	64	24	621	69	86
322	36	22	372	41	85	422	47	47	472	53	10	522	58	72	572	64	35	622	69	97
323	36	34	373	41	96	423	47	59	473	53	21	523	58	84	573	64	46	623	70	09
324	36	45	374	42	07	424	47	70	474	53	32	524	58	95	574	64	57	624	70	20
325	36	56	375	42	19	425	47	81	475	53	44	525	59	06	575	64	69	625	70	31
326	36	67	376	42	30	426	47	92	476	53	55	526	59	17	576	64	80	626	70	42
327	36	79	377	42	41	427	48	04	477	53	66	527	59	29	577	64	91	627	70	54
328	36	90	378	42	52	428	48	15	478	53	77	528	59	40	578	65	02	628	70	65
329	37	01	379	42	64	429	48	26	479	53	89	529	59	51	579	65	14	629	70	76
330	37	12	380	42	75	430	48	37	480	54	00	530	59	62	580	65	25	630	70	87
331	37	24	381	42	86	431	48	49	481	54	11	531	59	74	581	65	36	631	70	99
332	37	35	382	42	97	432	48	60	482	54	22	532	59	85	582	65	47	632	71	10
333	37	46	383	43	09	433	48	71	483	54	34	533	59	96	583	65	59	633	71	21
334	37	57	384	43	20	434	48	82	484	54	45	534	60	07	584	65	70	634	71	32
335	37	69	385	43	31	435	48	94	485	54	56	535	60	19	585	65	81	635	71	44
336	37	80	386	43	42	436	49	05	486	54	67	536	60	30	586	65	92	636	71	55
337	37	91	387	43	54	437	49	16	487	54	79	537	60	41	587	66	04	637	71	66
338	38	02	388	43	65	438	49	27	488	54	90	538	60	52	588	66	15	638	71	77
339	38	14	389	43	76	439	49	39	489	55	01	539	60	64	589	66	26	639	71	89
340	38	25	390	43	87	440	49	50	490	55	12	540	60	75	590	66	37	640	72	00
341	38	36	391	43	99	441	49	61	491	55	24	541	60	86	591	66	49	641	72	11
342	38	47	392	44	10	442	49	72	492	55	35	542	60	97	592	66	60	642	72	22
343	38	59	393	44	21	443	49	84	493	55	46	543	61	09	593	66	71	643	72	34
344	38	70	394	44	32	444	49	95	494	55	57	544	61	20	594	66	82	644	72	45
345	38	81	395	44	44	445	50	06	495	55	69	545	61	31	595	66	94	645	72	56
346	38	92	396	44	55	446	50	17	496	55	80	546	61	42	596	67	05	646	72	67
347	39	04	397	44	66	447	50	29	497	55	91	547	61	54	597	67	16	647	72	79
348	39	15	398	44	77	448	50	40	498	56	02	548	61	65	598	67	27	648	72	90
349	39	26	399	44	89	449	50	51	499	56	14	549	61	76	599	67	39	649	73	01

COTTON SELLER'S TABLE From 300 to 649 Lbs at **5 16C**

300	33 94	350	39 59	400	45 25	450	50 91	500	56 56	550	62 22	600	67 87
301	34 05	351	39 71	401	45 36	451	51 02	501	56 68	551	62 33	601	67 99
302	34 16	352	39 82	402	45 48	452	51 13	502	56 79	552	62 44	602	68 10
303	34 28	353	39 93	403	45 59	453	51 25	503	56 90	553	62 56	603	68 21
304	34 39	354	40 05	404	45 70	454	51 36	504	57 01	554	62 67	604	68 33
305	34 50	355	40 16	405	45 82	455	51 47	505	57 13	555	62 78	605	68 44
306	34 62	356	40 27	406	45 93	456	51 58	506	57 24	556	62 90	606	68 55
307	34 73	357	40 39	407	46 04	457	51 70	507	57 35	557	63 01	607	68 67
308	34 84	358	40 50	408	46 15	458	51 81	508	57 47	558	63 12	608	68 78
309	34 96	359	40 61	409	46 27	459	51 92	509	57 58	559	63 24	609	68 89
310	35 07	360	40 72	410	46 38	460	52 04	510	57 69	560	63 35	610	69 01
311	35 18	361	40 84	411	46 49	461	52 15	511	57 81	561	63 46	611	69 12
312	35 29	362	40 95	412	46 61	462	52 26	512	57 92	562	63 58	612	69 23
313	35 41	363	41 06	413	46 72	463	52 38	513	58 03	563	63 69	613	69 35
314	35 52	364	41 18	414	46 83	464	52 49	514	58 15	564	63 80	614	69 46
315	35 63	365	41 29	415	46 95	465	52 60	515	58 26	565	63 92	615	69 57
316	35 75	366	41 40	416	47 06	466	52 72	516	58 37	566	64 03	616	69 68
317	35 86	367	41 52	417	47 17	467	52 83	517	58 49	567	64 14	617	69 80
318	35 97	368	41 63	418	47 29	468	52 94	518	58 60	568	64 25	618	69 91
319	36 08	369	41 74	419	47 40	469	53 06	519	58 71	569	64 37	619	70 02
320	36 20	370	41 86	420	47 51	470	53 17	520	58 82	570	64 48	620	70 14
321	36 31	371	41 97	421	47 63	471	53 28	521	58 94	571	64 59	621	70 25
322	36 43	372	42 08	422	47 74	472	53 39	522	59 05	572	64 71	622	70 36
323	36 54	373	42 20	423	47 85	473	53 51	523	59 16	573	64 82	623	70 48
324	36 65	374	42 31	424	47 96	474	53 62	524	59 28	574	64 93	624	70 59
325	36 77	375	42 42	425	48 08	475	53 73	525	59 39	575	65 05	625	70 70
326	36 88	376	42 53	426	48 19	476	53 85	526	59 50	576	65 16	626	70 82
327	36 99	377	42 65	427	48 30	477	53 96	527	59 62	577	65 27	627	70 93
328	37 10	378	42 76	428	48 42	478	54 07	528	59 73	578	65 39	628	71 04
329	37 22	379	42 87	429	48 53	479	54 19	529	59 84	579	65 50	629	71 16
330	37 33	380	42 99	430	48 64	480	54 30	530	59 96	580	65 61	630	71 27
331	37 44	381	43 10	431	48 76	481	54 41	531	60 07	581	65 73	631	71 38
332	37 56	382	43 21	432	48 87	482	54 53	532	60 18	582	65 84	632	71 49
333	37 67	383	43 33	433	48 98	483	54 64	533	60 30	583	65 95	633	71 61
334	37 78	384	43 44	434	49 10	484	54 75	534	60 41	584	66 06	634	71 72
335	37 90	385	43 55	435	49 21	485	54 87	535	60 52	585	66 18	635	71 83
336	38 01	386	43 67	436	49 32	486	54 98	536	60 63	586	66 29	636	71 95
337	38 12	387	43 78	437	49 44	487	55 09	537	60 75	587	66 40	637	72 06
338	38 24	388	43 89	438	49 55	488	55 20	538	60 86	588	66 52	638	72 17
339	38 35	389	44 01	439	49 66	489	55 32	539	60 97	589	66 63	639	72 29
340	38 46	390	44 12	440	49 77	490	55 43	540	61 09	590	66 74	640	72 40
341	38 58	391	44 23	441	49 89	491	55 54	541	61 20	591	66 86	641	72 51
342	38 69	392	44 34	442	50 00	492	55 66	542	61 31	592	66 97	642	72 63
343	38 80	393	44 46	443	50 11	493	55 77	543	61 43	593	67 08	643	72 74
344	38 91	394	44 57	444	50 23	494	55 88	544	61 54	594	67 20	644	72 85
345	39 03	395	44 68	445	50 34	495	56 00	545	61 65	595	67 31	645	72 97
346	39 14	396	44 80	446	50 45	496	56 11	546	61 77	596	67 42	646	73 08
347	39 25	397	44 91	447	50 57	497	56 22	547	61 88	597	67 54	647	73 19
348	39 37	398	45 02	448	50 68	498	56 34	548	61 99	598	67 65	648	73 30
349	39 48	399	45 14	449	50 79	499	56 45	549	62 11	599	67 76	649	73 42

COTTON SELLER'S TABLE From 300 to 649 Lbs at **11 3/8c**

300	34	12	350	39	81	400	45	50	450	51	19	500	56	87	550	62	56	600	68	25
301	34	24	351	39	93	401	45	61	451	51	30	501	56	99	551	62	68	601	68	36
302	34	35	352	40	04	402	45	73	452	51	41	502	57	10	552	62	79	602	68	48
303	34	47	353	40	15	403	45	84	453	51	53	503	57	22	553	62	90	603	68	59
304	34	58	354	40	27	404	45	95	454	51	64	504	57	33	554	63	02	604	68	70
305	34	69	355	40	38	405	46	07	455	51	76	505	57	44	555	63	13	605	68	82
306	34	81	356	40	49	406	46	18	456	51	87	506	57	56	556	63	24	606	68	93
307	34	92	357	40	61	407	46	30	457	51	98	507	57	67	557	63	36	607	69	05
308	35	03	358	40	72	408	46	41	458	52	10	508	57	78	558	63	47	608	69	16
309	35	15	359	40	84	409	46	52	459	52	21	509	57	90	559	63	59	609	69	27
310	35	26	360	40	95	410	46	64	460	52	32	510	58	01	560	63	70	610	69	39
311	35	38	361	41	06	411	46	75	461	52	44	511	58	13	561	63	81	611	69	50
312	35	49	362	41	18	412	46	86	462	52	55	512	58	24	562	63	93	612	69	61
313	35	60	363	41	29	413	46	98	463	52	67	513	58	35	563	64	04	613	69	73
314	35	72	364	41	40	414	47	09	464	52	78	514	58	47	564	64	15	614	69	84
315	35	83	365	41	52	415	47	21	465	52	89	515	58	58	565	64	27	615	69	96
316	35	94	366	41	63	416	47	32	466	53	01	516	58	69	566	64	38	616	70	07
317	36	06	367	41	75	417	47	43	467	53	12	517	58	81	567	64	50	617	70	18
318	36	17	368	41	86	418	47	55	468	53	23	518	58	92	568	64	61	618	70	30
319	36	29	369	41	97	419	47	66	469	53	35	519	59	04	569	64	72	619	70	41
320	36	40	370	42	09	420	47	77	470	53	46	520	59	15	570	64	84	620	70	52
321	36	51	371	42	20	421	47	89	471	53	58	521	59	26	571	64	95	621	70	64
322	36	63	372	42	31	422	48	00	472	53	69	522	59	38	572	65	06	622	70	75
323	36	74	373	42	43	423	48	12	473	53	80	523	59	49	573	65	18	623	70	87
324	36	85	374	42	54	424	48	23	474	53	92	524	59	60	574	65	29	624	70	98
325	36	97	375	42	66	425	48	34	475	54	03	525	59	72	575	65	41	625	71	09
326	37	08	376	42	77	426	48	46	476	54	14	526	59	83	576	65	52	626	71	21
327	37	20	377	42	88	427	48	57	477	54	26	527	59	95	577	65	63	627	71	32
328	37	31	378	43	00	428	48	68	478	54	37	528	60	06	578	65	75	628	71	43
329	37	42	379	43	11	429	48	80	479	54	49	529	60	17	579	65	86	629	71	55
330	37	54	380	43	22	430	48	91	480	54	60	530	60	28	580	65	97	630	71	66
331	37	65	381	43	34	431	49	03	481	54	71	531	60	40	581	66	09	631	71	78
332	37	76	382	43	45	432	49	14	482	54	83	532	60	51	582	66	20	632	71	89
333	37	88	383	43	57	433	49	25	483	54	94	533	60	63	583	66	32	633	72	00
334	37	99	384	43	68	434	49	37	484	55	05	534	60	74	584	66	43	634	72	12
335	38	11	385	43	79	435	49	48	485	55	17	535	60	86	585	66	54	635	72	23
336	38	22	386	43	91	436	49	59	486	55	28	536	60	97	586	66	66	636	72	34
337	38	33	387	44	02	437	49	71	487	55	40	537	61	08	587	66	77	637	72	46
338	38	45	388	44	13	438	49	82	488	55	51	538	61	20	588	66	88	638	72	57
339	38	56	389	44	25	439	49	94	489	55	62	539	61	31	589	67	00	639	72	69
340	38	67	390	44	36	440	50	05	490	55	74	540	61	42	590	67	11	640	72	80
341	38	79	391	44	48	441	50	16	491	55	85	541	61	54	591	67	23	641	72	91
342	38	90	392	44	59	442	50	28	492	55	96	542	61	65	592	67	34	642	73	03
343	39	02	393	44	70	443	50	39	493	56	08	543	61	77	593	67	45	643	73	14
344	39	13	394	44	82	444	50	50	494	56	19	544	61	88	594	67	57	644	73	25
345	39	24	395	44	93	445	50	62	495	56	31	545	61	99	595	67	68	645	73	37
346	39	36	396	45	04	446	50	73	496	56	42	546	62	11	596	67	79	646	73	48
347	39	47	397	45	16	447	50	85	497	56	53	547	62	22	597	67	91	647	73	59
348	39	58	398	45	27	448	50	96	498	56	65	548	62	33	598	68	02	648	73	71
349	39	70	399	45	39	449	51	07	499	56	76	549	62	45	599	68	14	649	73	82

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

7
16C

300	34	31	350	40	03	400	45	75	450	51	47	500	57	19	550	62	91	600	68	62
301	34	43	351	40	15	401	45	86	451	51	58	501	57	30	551	63	02	601	68	74
302	34	54	352	40	26	402	45	98	452	51	70	502	57	42	552	63	13	602	68	85
303	34	66	353	40	37	403	46	09	453	51	81	503	57	53	553	63	25	603	68	97
304	34	77	354	40	49	404	46	21	454	51	93	504	57	64	554	63	36	604	69	08
305	34	88	355	40	60	405	46	32	455	52	04	505	57	76	555	63	48	605	69	20
306	35	00	356	40	72	406	46	44	456	52	15	506	57	87	556	63	59	606	69	31
307	35	11	357	40	83	407	46	55	457	52	27	507	57	99	557	63	71	607	69	43
308	35	23	358	40	95	408	46	66	458	52	38	508	58	10	558	63	82	608	69	54
309	35	34	359	41	06	409	46	78	459	52	50	509	58	22	559	63	94	609	69	65
310	35	46	360	41	17	410	46	89	460	52	61	510	58	33	560	64	05	610	69	77
311	35	57	361	41	29	411	47	01	461	52	73	511	58	45	561	64	16	611	69	88
312	35	68	362	41	40	412	47	12	462	52	84	512	58	56	562	64	28	612	70	00
313	35	80	363	41	52	413	47	24	463	52	96	513	58	67	563	64	39	613	70	11
314	35	91	364	41	63	414	47	35	464	53	07	514	58	79	564	64	51	614	70	23
315	36	03	365	41	75	415	47	47	465	53	18	515	58	90	565	64	62	615	70	34
316	36	14	366	41	86	416	47	58	466	53	30	516	59	02	566	64	74	616	70	45
317	36	26	367	41	98	417	47	69	467	53	41	517	59	13	567	64	85	617	70	57
318	36	37	368	42	09	418	47	81	468	53	53	518	59	25	568	64	96	618	70	68
319	36	49	369	42	20	419	47	92	469	53	64	519	59	36	569	65	08	619	70	80
320	36	60	370	42	32	420	48	04	470	53	76	520	59	47	570	65	19	620	70	91
321	36	71	371	42	43	421	48	15	471	53	87	521	59	59	571	65	31	621	71	03
322	36	83	372	42	55	422	48	27	472	53	98	522	59	70	572	65	42	622	71	14
323	36	94	373	42	66	423	48	38	473	54	10	523	59	82	573	65	54	623	71	26
324	37	06	374	42	78	424	48	49	474	54	21	524	59	93	574	65	65	624	71	37
325	37	17	375	42	89	425	48	61	475	54	33	525	60	05	575	65	77	625	71	48
326	37	29	376	43	00	426	48	72	476	54	44	526	60	16	576	65	88	626	71	60
327	37	40	377	43	12	427	48	84	477	54	56	527	60	28	577	65	99	627	71	71
328	37	51	378	43	23	428	48	95	478	54	67	528	60	39	578	66	11	628	71	83
329	37	63	379	43	35	429	49	07	479	54	79	529	60	50	579	66	22	629	71	94
330	37	74	380	43	46	430	49	18	480	54	90	530	60	62	580	66	34	630	72	06
331	37	86	381	43	58	431	49	30	481	55	01	531	60	73	581	66	45	631	72	17
332	37	97	382	43	69	432	49	41	482	55	13	532	60	85	582	66	57	632	72	28
333	38	09	383	43	81	433	49	52	483	55	24	533	60	96	583	66	68	633	72	40
334	38	20	384	43	92	434	49	64	484	55	36	534	61	08	584	66	79	634	72	51
335	38	32	385	44	03	435	49	75	485	55	47	535	61	19	585	66	91	635	72	63
336	38	43	386	44	15	436	49	87	486	55	59	536	61	30	586	67	02	636	72	74
337	38	54	387	44	26	437	49	98	487	55	70	537	61	42	587	67	14	637	72	86
338	38	66	388	44	38	438	50	10	488	55	81	538	61	53	588	67	25	638	72	97
339	38	77	389	44	49	439	50	21	489	55	93	539	61	65	589	67	37	639	73	09
340	38	89	390	44	61	440	50	32	490	56	04	540	61	76	590	67	48	640	73	20
341	39	00	391	44	72	441	50	44	491	56	16	541	61	88	591	67	60	641	73	31
342	39	12	392	44	83	442	50	55	492	56	27	542	61	99	592	67	71	642	73	43
343	39	23	393	44	95	443	50	67	493	56	39	543	62	11	593	67	82	643	73	54
344	39	34	394	45	06	444	50	78	494	56	50	544	62	22	594	67	94	644	73	66
345	39	46	395	45	18	445	50	90	495	56	62	545	62	33	595	68	05	645	73	77
346	39	57	396	45	29	446	51	01	496	56	73	546	62	45	596	68	17	646	73	89
347	39	69	397	45	41	447	51	13	497	56	84	547	62	56	597	68	28	647	74	00
348	39	80	398	45	52	448	51	24	498	56	96	548	62	68	598	68	40	648	74	11
349	39	92	399	45	64	449	51	35	499	57	07	549	62	79	599	68	51	649	74	23

COTTON SELLER'S TABLE From 300 to 649 Lbs at **11 1/2c**

300	34	50	350	40	25	400	46	00	450	51	75	500	57	50	550	63	25	600	69	00
301	34	61	351	40	36	401	46	11	451	51	86	501	57	61	551	63	36	601	69	11
302	34	73	352	40	48	402	46	23	452	51	98	502	57	73	552	63	48	602	69	23
303	34	84	353	40	59	403	46	34	453	52	09	503	57	84	553	63	59	603	69	34
304	34	96	354	40	71	404	46	46	454	52	21	504	57	96	554	63	71	604	69	46
305	35	07	355	40	82	405	46	57	455	52	32	505	58	07	555	63	82	605	69	57
306	35	19	356	40	94	406	46	69	456	52	44	506	58	19	556	63	94	606	69	69
307	35	30	357	41	05	407	46	80	457	52	55	507	58	30	557	64	05	607	69	80
308	35	42	358	41	17	408	46	92	458	52	67	508	58	42	558	64	17	608	69	92
309	35	53	359	41	28	409	47	03	459	52	78	509	58	53	559	64	28	609	70	03
310	35	65	360	41	40	410	47	15	460	52	90	510	58	65	560	64	40	610	70	15
311	35	76	361	41	51	411	47	26	461	53	01	511	58	76	561	64	51	611	70	26
312	35	88	362	41	63	412	47	38	462	53	13	512	58	88	562	64	63	612	70	38
313	35	99	363	41	74	413	47	49	463	53	24	513	58	99	563	64	74	613	70	49
314	36	11	364	41	86	414	47	61	464	53	36	514	59	11	564	64	86	614	70	61
315	36	22	365	41	97	415	47	72	465	53	47	515	59	22	565	64	97	615	70	72
316	36	34	366	42	09	416	47	84	466	53	59	516	59	34	566	65	09	616	70	83
317	36	45	367	42	20	417	47	95	467	53	70	517	59	45	567	65	20	617	70	95
318	36	57	368	42	32	418	48	07	468	53	82	518	59	57	568	65	32	618	71	07
319	36	68	369	42	43	419	48	18	469	53	93	519	59	68	569	65	43	619	71	18
320	36	80	370	42	55	420	48	30	470	54	05	520	59	80	570	65	55	620	71	30
321	36	91	371	42	66	421	48	41	471	54	16	521	59	91	571	65	66	621	71	41
322	37	03	372	42	78	422	48	53	472	54	28	522	60	03	572	65	78	622	71	53
323	37	14	373	42	89	423	48	64	473	54	39	523	60	14	573	65	89	623	71	64
324	37	26	374	43	01	424	48	76	474	54	51	524	60	26	574	66	01	624	71	76
325	37	37	375	43	12	425	48	87	475	54	62	525	60	37	575	66	12	625	71	87
326	37	49	376	43	24	426	48	99	476	54	74	526	60	49	576	66	24	626	71	99
327	37	60	377	43	35	427	49	10	477	54	85	527	60	60	577	66	35	627	72	10
328	37	72	378	43	47	428	49	22	478	54	97	528	60	72	578	66	47	628	72	22
329	37	83	379	43	58	429	49	33	479	55	08	529	60	83	579	66	58	629	72	33
330	37	95	380	43	70	430	49	45	480	55	20	530	60	95	580	66	70	630	72	45
331	38	06	381	43	81	431	49	56	481	55	31	531	61	06	581	66	81	631	72	56
332	38	18	382	43	93	432	49	68	482	55	43	532	61	18	582	66	93	632	72	68
333	38	29	383	44	04	433	49	79	483	55	54	533	61	29	583	67	04	633	72	79
334	38	41	384	44	16	434	49	91	484	55	66	534	61	41	584	67	16	634	72	91
335	38	52	385	44	27	435	50	02	485	55	77	535	61	52	585	67	27	635	73	02
336	38	64	386	44	39	436	50	14	486	55	89	536	61	64	586	67	39	636	73	14
337	38	75	387	44	50	437	50	25	487	56	00	537	61	75	587	67	50	637	73	25
338	38	87	388	44	62	438	50	37	488	56	12	538	61	87	588	67	62	638	73	37
339	38	98	389	44	73	439	50	48	489	56	23	539	61	98	589	67	73	639	73	48
340	39	10	390	44	85	440	50	60	490	56	35	540	62	10	590	67	85	640	73	60
341	39	21	391	44	96	441	50	71	491	56	46	541	62	21	591	67	96	641	73	71
342	39	33	392	45	08	442	50	83	492	56	58	542	62	33	592	68	08	642	73	83
343	39	44	393	45	19	443	50	94	493	56	69	543	62	44	593	68	19	643	73	94
344	39	56	394	45	31	444	51	06	494	56	81	544	62	56	594	68	31	644	74	06
345	39	67	395	45	42	445	51	17	495	56	92	545	62	67	595	68	42	645	74	17
346	39	79	396	45	54	446	51	29	496	57	04	546	62	79	596	68	54	646	74	29
347	39	90	397	45	65	447	51	40	497	57	15	547	62	90	597	68	65	647	74	40
348	40	02	398	45	77	448	51	52	498	57	27	548	63	02	598	68	77	648	74	52
349	40	13	399	45	88	449	51	63	499	57	38	549	63	13	599	68	88	649	74	63

COTTON SELLER'S TABLE

From 300 to 649 Lbs at **11 9/16 C**

300	34 69	350	40 47	400	46 25	450	52 03	500	57 81	550	63 59	600	69 37
301	34 80	351	40 58	401	46 37	451	52 15	501	57 93	551	63 71	601	69 49
302	34 92	352	40 70	402	46 48	452	52 26	502	58 04	552	63 82	602	69 61
303	35 03	353	40 82	403	46 60	453	52 38	503	58 16	553	63 94	603	69 72
304	35 15	354	40 93	404	46 71	454	52 49	504	58 27	554	64 06	604	69 84
305	35 27	355	41 05	405	46 83	455	52 61	505	58 39	555	64 17	605	69 95
306	35 38	356	41 16	406	46 94	456	52 72	506	58 51	556	64 29	606	70 07
307	35 50	357	41 28	407	47 06	457	52 84	507	58 62	557	64 40	607	70 18
308	35 61	358	41 39	408	47 17	458	52 96	508	58 74	558	64 52	608	70 30
309	35 73	359	41 51	409	47 29	459	53 07	509	58 85	559	64 63	609	70 42
310	35 84	360	41 62	410	47 41	460	53 19	510	58 97	560	64 75	610	70 53
311	35 96	361	41 74	411	47 52	461	53 30	511	59 08	561	64 87	611	70 65
312	36 07	362	41 86	412	47 64	462	53 42	512	59 20	562	64 98	612	70 76
313	36 19	363	41 97	413	47 75	463	53 53	513	59 32	563	65 10	613	70 88
314	36 31	364	42 09	414	47 87	464	53 65	514	59 43	564	65 21	614	70 99
315	36 42	365	42 20	415	47 98	465	53 77	515	59 55	565	65 33	615	71 11
316	36 54	366	42 32	416	48 10	466	53 88	516	59 66	566	65 44	616	71 22
317	36 65	367	42 43	417	48 22	467	54 00	517	59 78	567	65 56	617	71 34
318	36 77	368	42 55	418	48 33	468	54 11	518	59 89	568	65 67	618	71 46
319	36 88	369	42 67	419	48 45	469	54 23	519	60 01	569	65 79	619	71 57
320	37 00	370	42 78	420	48 56	470	54 34	520	60 12	570	65 91	620	71 69
321	37 12	371	42 90	421	48 68	471	54 46	521	60 24	571	66 02	621	71 80
322	37 23	372	43 01	422	48 79	472	54 57	522	60 36	572	66 14	622	71 92
323	37 35	373	43 13	423	48 91	473	54 69	523	60 47	573	66 25	623	72 03
324	37 46	374	43 24	424	49 03	474	54 81	524	60 58	574	66 37	624	72 15
325	37 58	375	43 36	425	49 14	475	54 92	525	60 70	575	66 48	625	72 27
326	37 69	376	43 47	426	49 26	476	55 04	526	60 82	576	66 60	626	72 38
327	37 81	377	43 59	427	49 37	477	55 15	527	60 93	577	66 72	627	72 50
328	37 92	378	43 71	428	49 49	478	55 27	528	61 05	578	66 83	628	72 61
329	38 04	379	43 82	429	49 60	479	55 38	529	61 17	579	66 95	629	72 73
330	38 16	380	43 94	430	49 72	480	55 50	530	61 28	580	67 06	630	72 84
331	38 27	381	44 05	431	49 83	481	55 62	531	61 40	581	67 18	631	72 96
332	38 39	382	44 17	432	49 95	482	55 73	532	61 51	582	67 29	632	73 07
333	38 50	383	44 28	433	50 07	483	55 85	533	61 63	583	67 41	633	73 19
334	38 62	384	44 40	434	50 18	484	55 96	534	61 74	584	67 52	634	73 31
335	38 73	385	44 52	435	50 30	485	56 08	535	61 86	585	67 64	635	73 42
336	38 85	386	44 63	436	50 41	486	56 19	536	61 97	586	67 76	636	73 54
337	38 97	387	44 75	437	50 53	487	56 31	537	62 09	587	67 87	637	73 65
338	39 08	388	44 86	438	50 64	488	56 42	538	62 21	588	67 99	638	73 77
339	39 20	389	44 98	439	50 76	489	56 54	539	62 32	589	68 10	639	73 88
340	39 31	390	45 09	440	50 87	490	56 66	540	62 44	590	68 22	640	74 00
341	39 43	391	45 21	441	50 99	491	56 77	541	62 55	591	68 33	641	74 12
342	39 54	392	45 32	442	51 11	492	56 89	542	62 67	592	68 45	642	74 23
343	39 66	393	45 44	443	51 22	493	57 00	543	62 78	593	68 57	643	74 35
344	39 77	394	45 56	444	51 34	494	57 12	544	62 90	594	68 68	644	74 46
345	39 89	395	45 67	445	51 45	495	57 23	545	63 02	595	68 80	645	74 58
346	40 01	396	45 79	446	51 57	496	57 35	546	63 13	596	68 91	646	74 69
347	40 12	397	45 90	447	51 68	497	57 47	547	63 25	597	69 03	647	74 81
348	40 24	398	46 02	448	51 80	498	57 58	548	63 36	598	69 14	648	74 92
349	40 35	399	46 13	449	51 92	499	57 70	549	63 48	599	69 26	649	75 04

COTTON SELLER'S TABLE From 300 to 649 Lbs at **115C**

300	34	87	350	40	69	400	46	50	450	52	31	500	58	12	550	63	94	600	69	75
301	34	99	351	40	80	401	46	62	451	52	43	501	58	24	551	64	05	601	69	87
302	35	11	352	40	92	402	46	73	452	52	54	502	58	36	552	64	17	602	69	98
303	35	22	353	41	04	403	46	85	453	52	66	503	58	47	553	64	29	603	70	10
304	35	34	354	41	15	404	46	96	454	52	78	504	58	59	554	64	40	604	70	21
305	35	46	355	41	27	405	47	08	455	52	89	505	58	71	555	64	52	605	70	33
306	35	57	356	41	38	406	47	20	456	53	01	506	58	82	556	64	63	606	70	45
307	35	69	357	41	50	407	47	31	457	53	13	507	58	94	557	64	75	607	70	56
308	35	80	358	41	62	408	47	43	458	53	24	508	59	05	558	64	87	608	70	68
309	35	92	359	41	73	409	47	55	459	53	36	509	59	17	559	64	98	609	70	80
310	36	04	360	41	85	410	47	66	460	53	47	510	59	29	560	65	10	610	70	91
311	36	15	361	41	97	411	47	78	461	53	59	511	59	40	561	65	22	611	71	03
312	36	27	362	42	08	412	47	89	462	53	71	512	59	52	562	65	33	612	71	14
313	36	39	363	42	20	413	48	01	463	53	82	513	59	64	563	65	45	613	71	26
314	36	50	364	42	31	414	48	13	464	53	94	514	59	75	564	65	56	614	71	38
315	36	62	365	42	43	415	48	24	465	54	06	515	59	87	565	65	68	615	71	49
316	36	73	366	42	55	416	48	36	466	54	17	516	59	98	566	65	80	616	71	61
317	36	85	367	42	66	417	48	48	467	54	29	517	60	10	567	65	91	617	71	73
318	36	97	368	42	78	418	48	59	468	54	40	518	60	22	568	66	03	618	71	84
319	37	08	369	42	90	419	48	71	469	54	52	519	60	33	569	66	15	619	71	96
320	37	20	370	43	01	420	48	82	470	54	64	520	60	45	570	66	26	620	72	07
321	37	32	371	43	13	421	48	94	471	54	75	521	60	57	571	66	38	621	72	19
322	37	43	372	43	24	422	49	06	472	54	87	522	60	68	572	66	49	622	72	31
323	37	55	373	43	36	423	49	17	473	54	99	523	60	80	573	66	61	623	72	42
324	37	66	374	43	48	424	49	29	474	55	10	524	60	91	574	66	73	624	72	54
325	37	78	375	43	59	425	49	41	475	55	22	525	61	03	575	66	84	625	72	66
326	37	90	376	43	71	426	49	52	476	55	33	526	61	15	576	66	96	626	72	77
327	38	01	377	43	83	427	49	64	477	55	45	527	61	26	577	67	08	627	72	89
328	38	13	378	43	94	428	49	75	478	55	57	528	61	38	578	67	19	628	73	00
329	38	25	379	44	06	429	49	87	479	55	68	529	61	50	579	67	31	629	73	12
330	38	36	380	44	17	430	49	99	480	55	80	530	61	61	580	67	42	630	73	24
331	38	48	381	44	29	431	50	10	481	55	92	531	61	73	581	67	54	631	73	35
332	38	59	382	44	41	432	50	22	482	56	03	532	61	84	582	67	66	632	73	47
333	38	71	383	44	52	433	50	34	483	56	15	533	61	96	583	67	77	633	73	59
334	38	83	384	44	64	434	50	45	484	56	26	534	62	08	584	67	89	634	73	70
335	38	94	385	44	76	435	50	57	485	56	38	535	62	19	585	68	01	635	73	82
336	39	06	386	44	87	436	50	68	486	56	50	536	62	31	586	68	12	636	73	93
337	39	18	387	44	99	437	50	80	487	56	61	537	62	43	587	68	24	637	74	05
338	39	29	388	45	10	438	50	92	488	56	73	538	62	54	588	68	35	638	74	17
339	39	41	389	45	22	439	51	03	489	56	85	539	62	66	589	68	47	639	74	28
340	39	52	390	45	34	440	51	15	490	56	96	540	62	77	590	68	59	640	74	40
341	39	64	391	45	45	441	51	27	491	57	08	541	62	89	591	68	70	641	74	52
342	39	76	392	45	57	442	51	38	492	57	19	542	63	01	592	68	82	642	74	63
343	39	87	393	45	69	443	51	50	493	57	31	543	63	12	593	68	94	643	74	75
344	39	99	394	45	80	444	51	61	494	57	43	544	63	24	594	69	05	644	74	86
345	40	11	395	45	92	445	51	73	495	57	54	545	63	36	595	69	17	645	74	98
346	40	22	396	46	03	446	51	85	496	57	66	546	63	47	596	69	28	646	75	10
347	40	34	397	46	15	447	51	96	497	57	78	547	63	59	597	69	40	647	75	21
348	40	45	398	46	27	448	52	08	498	57	89	548	63	70	598	69	52	648	75	33
349	40	57	399	46	38	449	52	20	499	58	01	549	63	82	599	69	63	649	75	45

COTTON SELLER'S TABLE From 300 to 649 Lbs at **11 1/16 C**

300	35	06	350	40	91	400	46	75	450	52	59	500	58	44	550	64	28	600	70	12
301	35	18	351	41	02	401	46	87	451	52	71	501	58	55	551	64	40	601	70	24
302	35	30	352	41	14	402	46	98	452	52	83	502	58	67	552	64	51	602	70	36
303	35	41	353	41	26	403	47	10	453	52	94	503	58	79	553	64	63	603	70	48
304	35	53	354	41	37	404	47	22	454	53	06	504	58	90	554	64	75	604	70	59
305	35	65	355	41	49	405	47	33	455	53	18	505	59	02	555	64	87	605	70	71
306	35	76	356	41	61	406	47	45	456	53	29	506	59	14	556	64	98	606	70	83
307	35	88	357	41	72	407	47	57	457	53	41	507	59	26	557	65	10	607	70	94
308	36	00	358	41	84	408	47	68	458	53	53	508	59	37	558	65	22	608	71	06
309	36	11	359	41	96	409	47	80	459	53	65	509	59	49	559	65	33	609	71	18
310	36	23	360	42	07	410	47	92	460	53	76	510	59	61	560	65	45	610	71	29
311	36	35	361	42	19	411	48	04	461	53	88	511	59	72	561	65	57	611	71	41
312	36	46	362	42	31	412	48	15	462	54	00	512	59	84	562	65	68	612	71	53
313	36	58	363	42	43	413	48	27	463	54	11	513	59	96	563	65	80	613	71	64
314	36	69	364	42	55	414	48	39	464	54	23	514	60	07	564	65	92	614	71	76
315	36	82	365	42	66	415	48	50	465	54	35	515	60	19	565	66	03	615	71	88
316	36	93	366	42	77	416	48	62	466	54	46	516	60	31	566	66	15	616	71	99
317	37	05	367	42	89	417	48	74	467	54	58	517	60	42	567	66	27	617	72	11
318	37	17	368	43	01	418	48	85	468	54	70	518	60	54	568	66	38	618	72	23
319	37	28	369	43	13	419	48	97	469	54	81	519	60	66	569	66	50	619	72	35
320	37	40	370	43	24	420	49	09	470	54	93	520	60	77	570	66	62	620	72	46
321	37	52	371	43	36	421	49	20	471	55	05	521	60	89	571	66	74	621	72	58
322	37	63	372	43	48	422	49	32	472	55	16	522	61	01	572	66	85	622	72	70
323	37	75	373	43	59	423	49	44	473	55	28	523	61	13	573	66	97	623	72	81
324	37	87	374	43	71	424	49	55	474	55	40	524	61	24	574	67	09	624	72	93
325	37	98	375	43	83	425	49	67	475	55	52	525	61	36	575	67	20	625	73	05
326	38	10	376	43	94	426	49	79	476	55	63	526	61	48	576	67	32	626	73	16
327	38	22	377	44	06	427	49	91	477	55	75	527	61	59	577	67	44	627	73	28
328	38	33	378	44	18	428	50	02	478	55	87	528	61	71	578	67	55	628	73	40
329	38	45	379	44	30	429	50	14	479	55	98	529	61	83	579	67	67	629	73	51
330	38	57	380	44	41	430	50	26	480	56	10	530	61	94	580	67	79	630	73	63
331	38	69	381	44	53	431	50	37	481	56	22	531	62	06	581	67	90	631	73	75
332	38	80	382	44	65	432	50	49	482	56	33	532	62	18	582	68	02	632	73	86
333	38	92	383	44	76	433	50	61	483	56	45	533	62	29	583	68	14	633	73	98
334	39	04	384	44	88	434	50	72	484	56	57	534	62	41	584	68	25	634	74	10
335	39	15	385	45	00	435	50	84	485	56	68	535	62	53	585	68	37	635	74	22
336	39	27	386	45	11	436	50	96	486	56	80	536	62	64	586	68	49	636	74	33
337	39	39	387	45	23	437	51	07	487	56	92	537	62	76	587	68	61	637	74	45
338	39	50	388	45	35	438	51	19	488	57	03	538	62	88	588	68	72	638	74	57
339	39	62	389	45	46	439	51	31	489	57	15	539	63	00	589	68	84	639	74	68
340	39	74	390	45	58	440	51	42	490	57	27	540	63	11	590	68	96	640	74	80
341	39	85	391	45	70	441	51	54	491	57	39	541	63	23	591	69	07	641	74	92
342	39	97	392	45	81	442	51	66	492	57	50	542	63	35	592	69	19	642	75	03
343	40	09	393	45	93	443	51	78	493	57	62	543	63	46	593	69	31	643	75	15
344	40	20	394	46	05	444	51	89	494	57	74	544	63	58	594	69	42	644	75	27
345	40	32	395	46	17	445	52	01	495	57	85	545	63	70	595	69	54	645	75	38
346	40	44	396	46	28	446	52	13	496	57	97	546	63	81	596	69	66	646	75	50
347	40	56	397	46	40	447	52	24	497	58	09	547	63	93	597	69	77	647	75	62
348	40	67	398	46	52	448	52	36	498	58	20	548	64	05	598	69	89	648	75	73
349	40	79	399	46	63	449	52	48	499	58	32	549	64	16	599	70	01	649	75	85

COTTON SELLER'S TABLE From 300 to 649 Lbs at **113 4C**

300	35	25	350	41	12	400	47	00	450	52	87	500	58	75	550	64	62	600	70	50
301	35	37	351	41	24	401	47	12	451	52	99	501	58	87	551	64	74	601	70	62
302	35	48	352	41	36	402	47	23	452	53	11	502	58	98	552	64	86	602	70	73
303	35	60	353	41	48	403	47	35	453	53	23	503	59	10	553	64	98	603	70	85
304	35	72	354	41	59	404	47	47	454	53	34	504	59	22	554	65	09	604	70	97
305	35	84	355	41	71	405	47	58	455	53	46	505	59	34	555	65	21	605	71	09
306	35	95	356	41	83	406	47	70	456	53	58	506	59	45	556	65	33	606	71	20
307	36	07	357	41	95	407	47	82	457	53	70	507	59	57	557	65	45	607	71	32
308	36	19	358	42	06	408	47	94	458	53	81	508	59	69	558	65	56	608	71	44
309	36	31	359	42	18	409	48	06	459	53	93	509	59	81	559	65	68	609	71	56
310	36	42	360	42	30	410	48	17	460	54	05	510	59	92	560	65	80	610	71	67
311	36	54	361	42	42	411	48	29	461	54	17	511	60	04	561	65	92	611	71	79
312	36	66	362	42	53	412	48	41	462	54	28	512	60	16	562	66	03	612	71	91
313	36	78	363	42	65	413	48	53	463	54	40	513	60	28	563	66	15	613	72	03
314	36	89	364	42	77	414	48	64	464	54	52	514	60	39	564	66	27	614	72	14
315	37	01	365	42	89	415	48	76	465	54	64	515	60	51	565	66	39	615	72	26
316	37	13	366	43	00	416	48	88	466	54	75	516	60	63	566	66	50	616	72	38
317	37	25	367	43	12	417	49	00	467	54	87	517	60	75	567	66	62	617	72	50
318	37	36	368	43	24	418	49	11	468	54	98	518	60	86	568	66	74	618	72	61
319	37	48	369	43	36	419	49	23	469	55	11	519	60	98	569	66	86	619	72	73
320	37	60	370	43	47	420	49	35	470	55	22	520	61	10	570	66	97	620	72	85
321	37	72	371	43	59	421	49	47	471	55	34	521	61	22	571	67	09	621	72	97
322	37	83	372	43	71	422	49	58	472	55	46	522	61	33	572	67	21	622	73	08
323	37	95	373	43	83	423	49	70	473	55	58	523	61	45	573	67	33	623	73	20
324	38	07	374	43	94	424	49	82	474	55	69	524	61	57	574	67	44	624	73	32
325	38	19	375	44	06	425	49	94	475	55	81	525	61	69	575	67	56	625	73	44
326	38	30	376	44	18	426	50	05	476	55	93	526	61	80	576	67	68	626	73	55
327	38	42	377	44	30	427	50	17	477	56	05	527	61	92	577	67	80	627	73	67
328	38	54	378	44	41	428	50	29	478	56	16	528	62	04	578	67	91	628	73	79
329	38	66	379	44	53	429	50	41	479	56	28	529	62	16	579	68	03	629	73	91
330	38	77	380	44	65	430	50	52	480	56	40	530	62	27	580	68	15	630	74	02
331	38	89	381	44	77	431	50	64	481	56	52	531	62	39	581	68	27	631	74	14
332	39	01	382	44	88	432	50	76	482	56	63	532	62	51	582	68	38	632	74	26
333	39	13	383	45	00	433	50	88	483	56	75	533	62	63	583	68	50	633	74	38
334	39	24	384	45	12	434	50	99	484	56	87	534	62	74	584	68	62	634	74	49
335	39	36	385	45	24	435	51	11	485	56	99	535	62	86	585	68	74	635	74	61
336	39	48	386	45	35	436	51	23	486	57	10	536	62	98	586	68	85	636	74	73
337	39	60	387	45	47	437	51	35	487	57	22	537	63	10	587	68	97	637	74	85
338	39	71	388	45	59	438	51	46	488	57	34	538	63	21	588	69	09	638	74	96
339	39	83	389	45	71	439	51	58	489	57	46	539	63	33	589	69	21	639	75	08
340	39	95	390	45	82	440	51	70	490	57	57	540	63	45	590	69	32	640	75	20
341	40	07	391	45	94	441	51	82	491	57	69	541	63	57	591	69	44	641	75	32
342	40	18	392	46	06	442	51	93	492	57	81	542	63	68	592	69	56	642	75	43
343	40	30	393	46	18	443	52	05	493	57	93	543	63	80	593	69	68	643	75	55
344	40	42	394	46	29	444	52	17	494	58	04	544	63	92	594	69	79	644	75	67
345	40	54	395	46	41	445	52	29	495	58	16	545	64	04	595	69	91	645	75	79
346	40	65	396	46	53	446	52	40	496	58	28	546	64	15	596	70	03	646	75	90
347	40	77	397	46	65	447	52	52	497	58	40	547	64	27	597	70	15	647	76	02
348	40	89	398	46	76	448	52	64	498	58	51	548	64	39	598	70	26	648	76	14
349	41	01	399	46	88	449	52	76	499	58	63	549	64	51	599	70	38	649	76	26

COTTON SELLER'S TABLE

From 300 to
649 Lbs at

113
16C

300	35	44	350	41	34	400	47	25	450	53	16	500	59	06	550	64	97	600	70	87
301	35	56	351	41	46	401	47	37	451	53	27	501	59	18	551	65	09	601	70	99
302	35	67	352	41	58	402	47	49	452	53	39	502	59	30	552	65	20	602	71	11
303	35	79	353	41	70	403	47	60	453	53	51	503	59	42	553	65	32	603	71	23
304	35	91	354	41	82	404	47	72	454	53	63	504	59	53	554	65	44	604	71	35
305	36	03	355	41	93	405	47	84	455	53	75	505	59	65	555	65	56	605	71	47
306	36	15	356	42	05	406	47	96	456	53	86	506	59	77	556	65	68	606	71	58
307	36	26	357	42	17	407	48	08	457	53	98	507	59	89	557	65	80	607	71	70
308	36	38	358	42	29	408	48	19	458	54	10	508	60	01	558	65	91	608	71	82
309	36	50	359	42	41	409	48	31	459	54	22	509	60	13	559	66	03	609	71	94
310	36	62	360	42	52	410	48	43	460	54	34	510	60	24	560	66	15	610	72	06
311	36	74	361	42	64	411	48	55	461	54	46	511	60	36	561	66	27	611	72	17
312	36	85	362	42	76	412	48	66	462	54	57	512	60	48	562	66	39	612	72	29
313	36	97	363	42	88	413	48	78	463	54	69	513	60	60	563	66	50	613	72	41
314	37	09	364	43	00	414	48	90	464	54	81	514	60	72	564	66	62	614	72	53
315	37	21	365	43	12	415	49	02	465	54	93	515	60	83	565	66	74	615	72	65
316	37	33	366	43	23	416	49	14	466	55	05	516	60	95	566	66	86	616	72	76
317	37	45	367	43	35	417	49	26	467	55	16	517	61	07	567	66	98	617	72	88
318	37	56	368	43	47	418	49	38	468	55	28	518	61	19	568	67	09	618	73	00
319	37	68	369	43	59	419	49	49	469	55	40	519	61	31	569	67	21	619	73	12
320	37	80	370	43	71	420	49	61	470	55	52	520	61	42	570	67	33	620	73	24
321	37	92	371	43	82	421	49	73	471	55	64	521	61	54	571	67	45	621	73	36
322	38	04	372	43	94	422	49	85	472	55	75	522	61	66	572	67	57	622	73	47
323	38	15	373	44	06	423	49	97	473	55	87	523	61	78	573	67	69	623	73	59
324	38	27	374	44	18	424	50	08	474	55	99	524	61	90	574	67	80	624	73	71
325	38	39	375	44	30	425	50	20	475	56	11	525	62	02	575	67	92	625	73	83
326	38	51	376	44	41	426	50	32	476	56	23	526	62	13	576	68	04	626	73	95
327	38	63	377	44	53	427	50	44	477	56	35	527	62	25	577	68	16	627	74	06
328	38	74	378	44	65	428	50	56	478	56	46	528	62	37	578	68	28	628	74	18
329	38	86	379	44	77	429	50	68	479	56	58	529	62	49	579	68	39	629	74	30
330	38	98	380	44	89	430	50	79	480	56	70	530	62	61	580	68	51	630	74	42
331	39	10	381	45	01	431	50	91	481	56	82	531	62	72	581	68	63	631	74	54
332	39	22	382	45	12	432	51	03	482	56	94	532	62	84	582	68	75	632	74	65
333	39	34	383	45	24	433	51	15	483	57	05	533	62	96	583	68	87	633	74	77
334	39	45	384	45	36	434	51	27	484	57	17	534	63	08	584	68	98	634	74	89
335	39	57	385	45	48	435	51	38	485	57	29	535	63	20	585	69	10	635	75	01
336	39	69	386	45	60	436	51	50	486	57	41	536	63	31	586	69	22	636	75	13
337	39	81	387	45	71	437	51	62	487	57	53	537	63	43	587	69	34	637	75	25
338	39	93	388	45	83	438	51	74	488	57	64	538	63	55	588	69	46	638	75	36
339	40	04	389	45	95	439	51	86	489	57	76	539	63	67	589	69	58	639	75	48
340	40	16	390	46	07	440	51	97	490	57	88	540	63	79	590	69	69	640	75	60
341	40	28	391	46	19	441	52	09	491	58	00	541	63	91	591	69	81	641	75	72
342	40	40	392	46	30	442	52	21	492	58	12	542	64	02	592	69	93	642	75	84
343	40	52	393	46	42	443	52	33	493	58	24	543	64	14	593	70	05	643	75	95
344	40	63	394	46	54	444	52	45	494	58	35	544	64	26	594	70	17	644	76	07
345	40	75	395	46	66	445	52	57	495	58	47	545	64	38	595	70	28	645	76	19
346	40	87	396	46	77	446	52	68	496	58	59	546	64	50	596	70	40	646	76	31
347	40	99	397	46	89	447	52	80	497	58	71	547	64	61	597	70	52	647	76	43
348	41	11	398	47	01	448	52	92	498	58	83	548	64	73	598	70	64	648	76	54
349	41	23	399	47	13	449	53	04	499	58	94	549	64	85	599	70	76	649	76	66

COTTON SELLER'S TABLE From 300 to 649 Lbs at **117C**

300	35	62	350	41	56	400	47	50	450	53	44	500	59	37	550	65	31	600	71	25
301	35	74	351	41	68	401	47	62	451	53	56	501	59	49	551	65	43	601	71	37
302	35	86	352	41	80	402	47	74	452	53	67	502	59	61	552	65	55	602	71	49
303	35	98	353	41	92	403	47	86	453	53	79	503	59	73	553	65	67	603	71	61
304	36	10	354	42	04	404	47	97	454	53	91	504	59	85	554	65	79	604	71	72
305	36	22	355	42	16	405	48	09	455	54	03	505	59	97	555	65	91	605	71	84
306	36	34	356	42	27	406	48	21	456	54	15	506	60	09	556	66	02	606	71	96
307	36	46	357	42	39	407	48	32	457	54	27	507	60	21	557	66	14	607	72	08
308	36	57	358	42	51	408	48	45	458	54	39	508	60	32	558	66	26	608	72	20
309	36	69	359	42	63	409	48	57	459	54	51	509	60	44	559	66	38	609	72	32
310	36	81	360	42	75	410	48	69	460	54	62	510	60	56	560	66	50	610	72	44
311	36	93	361	42	87	411	48	81	461	54	74	511	60	68	561	66	62	611	72	56
312	37	05	362	42	99	412	48	92	462	54	86	512	60	80	562	66	74	612	72	67
313	37	16	363	43	11	413	49	04	463	54	98	513	60	92	563	66	86	613	72	79
314	37	29	364	43	22	414	49	16	464	55	10	514	61	04	564	66	97	614	72	91
315	37	41	365	43	34	415	49	28	465	55	22	515	61	16	565	67	09	615	73	03
316	37	52	366	43	46	416	49	40	466	55	34	516	61	27	566	67	21	616	73	15
317	37	64	367	43	58	417	49	52	467	55	46	517	61	39	567	67	33	617	73	27
318	37	76	368	43	70	418	49	64	468	55	57	518	61	51	568	67	45	618	73	39
319	37	88	369	43	82	419	49	76	469	55	69	519	61	63	569	67	57	619	73	51
320	38	00	370	43	94	420	49	87	470	55	81	520	61	75	570	67	69	620	73	62
321	38	12	371	44	06	421	49	99	471	55	93	521	61	87	571	67	81	621	73	74
322	38	24	372	44	17	422	50	11	472	56	05	522	61	99	572	67	92	622	73	86
323	38	36	373	44	29	423	50	23	473	56	17	523	62	11	573	68	04	623	73	98
324	38	47	374	44	41	424	50	35	474	56	29	524	62	22	574	68	16	624	74	10
325	38	59	375	44	53	425	50	47	475	56	41	525	62	34	575	68	28	625	74	22
326	38	71	376	44	65	426	50	59	476	56	52	526	62	46	576	68	40	626	74	34
327	38	83	377	44	77	427	50	71	477	56	64	527	62	58	577	68	52	627	74	46
328	38	95	378	44	89	428	50	82	478	56	76	528	62	70	578	68	64	628	74	57
329	39	07	379	45	01	429	50	94	479	56	88	529	62	82	579	68	76	629	74	69
330	39	19	380	45	12	430	51	06	480	57	00	530	62	94	580	68	87	630	74	81
331	39	31	381	45	24	431	51	18	481	57	12	531	63	06	581	68	99	631	74	93
332	39	42	382	45	36	432	51	30	482	57	24	532	63	17	582	69	11	632	75	05
333	39	54	383	45	48	433	51	42	483	57	36	533	63	29	583	69	23	633	75	17
334	39	66	384	45	60	434	51	54	484	57	47	534	63	41	584	69	35	634	75	29
335	39	78	385	45	72	435	51	66	485	57	59	535	63	53	585	69	47	635	75	41
336	39	90	386	45	84	436	51	77	486	57	71	536	63	65	586	69	59	636	75	52
337	40	02	387	45	96	437	51	89	487	57	83	537	63	77	587	69	71	637	75	64
338	40	14	388	46	07	438	52	01	488	57	95	538	63	89	588	69	82	638	75	76
339	40	26	389	46	19	439	52	13	489	58	07	539	64	01	589	69	94	639	75	88
340	40	37	390	46	31	440	52	25	490	58	19	540	64	12	590	70	06	640	76	00
341	40	49	391	46	43	441	52	37	491	58	31	541	64	24	591	70	18	641	76	12
342	40	61	392	46	55	442	52	49	492	58	42	542	64	36	592	70	30	642	76	24
343	40	73	393	46	67	443	52	61	493	58	54	543	64	48	593	70	42	643	76	36
344	40	85	394	46	79	444	52	72	494	58	66	544	64	60	594	70	54	644	76	47
345	40	97	395	46	91	445	52	84	495	58	78	545	64	72	595	70	66	645	76	59
346	41	09	396	47	02	446	52	96	496	58	90	546	64	84	596	70	77	646	76	71
347	41	21	397	47	14	447	53	08	497	59	02	547	64	96	597	70	89	647	76	83
348	41	32	398	47	26	448	53	20	498	59	14	548	65	07	598	71	01	648	76	95
349	41	44	399	47	38	449	53	32	499	59	26	549	65	19	599	71	13	649	77	07

COTTON SELLER'S TABLE From 300 to 649 Lbs at **115 16C**

300	35	81	350	41	78	400	47	75	450	53	72	500	59	69	550	65	66	600	71	62
301	35	93	351	41	90	401	47	87	451	53	84	501	59	81	551	65	78	601	71	74
302	36	05	352	42	02	402	47	99	452	53	96	502	59	93	552	65	89	602	71	86
303	36	17	353	42	14	403	48	11	453	54	08	503	60	05	553	66	01	603	71	98
304	36	29	354	42	26	404	48	23	454	54	20	504	60	16	554	66	13	604	72	10
305	36	41	355	42	38	405	48	35	455	54	32	505	60	28	555	66	25	605	72	22
306	36	53	356	42	50	406	48	47	456	54	43	506	60	40	556	66	37	606	72	34
307	36	65	357	42	62	407	48	59	457	54	55	507	60	52	557	66	49	607	72	46
308	36	77	358	42	74	408	48	70	458	54	67	508	60	64	558	66	61	608	72	58
309	36	89	359	42	86	409	48	82	459	54	79	509	60	76	559	66	73	609	72	70
310	37	01	360	42	97	410	48	94	460	54	91	510	60	88	560	66	85	610	72	82
311	37	13	361	43	09	411	49	06	461	55	03	511	61	00	561	66	97	611	72	94
312	37	24	362	43	21	412	49	18	462	55	15	512	61	12	562	67	09	612	73	06
313	37	36	363	43	33	413	49	30	463	55	27	513	61	24	563	67	21	613	73	18
314	37	48	364	43	45	414	49	42	464	55	39	514	61	36	564	67	33	614	73	30
315	37	60	365	43	57	415	49	54	465	55	51	515	61	48	565	67	45	615	73	42
316	37	72	366	43	69	416	49	66	466	55	63	516	61	60	566	67	57	616	73	53
317	37	84	367	43	81	417	49	78	467	55	75	517	61	72	567	67	69	617	73	65
318	37	96	368	43	93	418	49	90	468	55	87	518	61	84	568	67	80	618	73	77
319	38	08	369	44	05	419	50	02	469	55	99	519	61	96	569	67	92	619	73	89
320	38	20	370	44	17	420	50	14	470	56	11	520	62	07	570	68	04	620	74	01
321	38	32	371	44	29	421	50	26	471	56	23	521	62	19	571	68	16	621	74	13
322	38	44	372	44	41	422	50	38	472	56	34	522	62	31	572	68	28	622	74	25
323	38	56	373	44	53	423	50	50	473	56	46	523	62	43	573	68	40	623	74	37
324	38	68	374	44	65	424	50	61	474	56	58	524	62	55	574	68	52	624	74	49
325	38	80	375	44	77	425	50	73	475	56	70	525	62	67	575	68	64	625	74	61
326	38	92	376	44	88	426	50	85	476	56	82	526	62	79	576	68	76	626	74	73
327	39	04	377	45	00	427	50	97	477	56	94	527	62	91	577	68	88	627	74	85
328	39	15	378	45	12	428	51	09	478	57	06	528	63	03	578	69	00	628	74	97
329	39	27	379	45	24	429	51	21	479	57	18	529	63	15	579	69	12	629	75	09
330	39	39	380	45	36	430	51	33	480	57	30	530	63	27	580	69	24	630	75	21
331	39	51	381	45	48	431	51	45	481	57	42	531	63	39	581	69	36	631	75	33
332	39	63	382	45	60	432	51	57	482	57	54	532	63	51	582	69	48	632	75	44
333	39	75	383	45	72	433	51	69	483	57	66	533	63	63	583	69	60	633	75	56
334	39	87	384	45	84	434	51	81	484	57	78	534	63	75	584	69	71	634	75	68
335	39	99	385	45	96	435	51	93	485	57	90	535	63	87	585	69	83	635	75	80
336	40	11	386	46	08	436	52	05	486	58	02	536	63	98	586	69	95	636	75	92
337	40	23	387	46	20	437	52	17	487	58	14	537	64	10	587	70	07	637	76	04
338	40	35	388	46	32	438	52	29	488	58	25	538	64	22	588	70	19	638	76	16
339	40	47	389	46	44	439	52	41	489	58	37	539	64	34	589	70	31	639	76	28
340	40	59	390	46	56	440	52	52	490	58	49	540	64	46	590	70	43	640	76	40
341	40	71	391	46	68	441	52	64	491	58	61	541	64	58	591	70	55	641	76	52
342	40	83	392	46	79	442	52	76	492	58	73	542	64	70	592	70	67	642	76	64
343	40	95	393	46	91	443	52	88	493	58	85	543	64	82	593	70	79	643	76	76
344	41	06	394	47	03	444	53	00	494	58	97	544	64	94	594	70	91	644	76	88
345	41	18	395	47	15	445	53	12	495	59	09	545	65	06	595	71	03	645	77	00
346	41	30	396	47	27	446	53	24	496	59	21	546	65	18	596	71	15	646	77	12
347	41	42	397	47	39	447	53	36	497	59	33	547	65	30	597	71	27	647	77	24
348	41	54	398	47	51	448	53	48	498	59	45	548	65	42	598	71	39	648	77	35
349	41	66	399	47	63	449	53	60	499	59	57	549	65	54	599	71	51	649	77	47

COTTON SELLER'S TABLE From 300 to 649 Lbs at 12c

300	36 00	350	42 00	400	48 00	450	54 00	500	60 00	550	66 00	600	72 00
301	36 12	351	42 12	401	48 12	451	54 12	501	60 12	551	66 12	601	72 12
302	36 24	352	42 24	402	48 24	452	54 24	502	60 24	552	66 24	602	72 24
303	36 36	353	42 36	403	48 36	453	54 36	503	60 36	553	66 36	603	72 36
304	36 48	354	42 48	404	48 48	454	54 48	504	60 48	554	66 48	604	72 48
305	36 60	355	42 60	405	48 60	455	54 60	505	60 60	555	66 60	605	72 60
306	36 72	356	42 72	406	48 72	456	54 72	506	60 72	556	66 72	606	72 72
307	36 84	357	42 84	407	48 84	457	54 84	507	60 84	557	66 84	607	72 84
308	36 96	358	42 96	408	48 96	458	54 96	508	60 96	558	66 96	608	72 96
309	37 08	359	43 08	409	49 08	459	55 08	509	61 08	559	67 08	609	73 08
310	37 20	360	43 20	410	49 20	460	55 20	510	61 20	560	67 20	610	73 20
311	37 32	361	43 32	411	49 32	461	55 32	511	61 32	561	67 32	611	73 32
312	37 44	362	43 44	412	49 44	462	55 44	512	61 44	562	67 44	612	73 44
313	37 56	363	43 56	413	49 56	463	55 56	513	61 56	563	67 56	613	73 56
314	37 68	364	43 68	414	49 68	464	55 68	514	61 68	564	67 68	614	73 68
315	37 80	365	43 80	415	49 80	465	55 80	515	61 80	565	67 80	615	73 80
316	37 92	366	43 92	416	49 92	466	55 92	516	61 92	566	67 92	616	73 92
317	38 04	367	44 04	417	50 04	467	56 04	517	62 04	567	68 04	617	74 04
318	38 16	368	44 16	418	50 16	468	56 16	518	62 16	568	68 16	618	74 16
319	38 28	369	44 28	419	50 28	469	56 28	519	62 28	569	68 28	619	74 28
320	38 40	370	44 40	420	50 40	470	56 40	520	62 40	570	68 40	620	74 40
321	38 52	371	44 52	421	50 52	471	56 52	521	62 52	571	68 52	621	74 52
322	38 64	372	44 64	422	50 64	472	56 64	522	62 64	572	68 64	622	74 64
323	38 76	373	44 76	423	50 76	473	56 76	523	62 76	573	68 76	623	74 76
324	38 88	374	44 88	424	50 88	474	56 88	524	62 88	574	68 88	624	74 88
325	39 00	375	45 00	425	51 00	475	57 00	525	63 00	575	69 00	625	75 00
326	39 12	376	45 12	426	51 12	476	57 12	526	63 12	576	69 12	626	75 12
327	39 24	377	45 24	427	51 24	477	57 24	527	63 24	577	69 24	627	75 24
328	39 36	378	45 36	428	51 36	478	57 36	528	63 36	578	69 36	628	75 36
329	39 48	379	45 48	429	51 48	479	57 48	529	63 48	579	69 48	629	75 48
330	39 60	380	45 60	430	51 60	480	57 60	530	63 60	580	69 60	630	75 60
331	39 72	381	45 72	431	51 72	481	57 72	531	63 72	581	69 72	631	75 72
332	39 84	382	45 84	432	51 84	482	57 84	532	63 84	582	69 84	632	75 84
333	39 96	383	45 96	433	51 96	483	57 96	533	63 96	583	69 96	633	75 96
334	40 08	384	46 08	434	52 08	484	58 08	534	64 08	584	70 08	634	76 08
335	40 20	385	46 20	435	52 20	485	58 20	535	64 20	585	70 20	635	76 20
336	40 32	386	46 32	436	52 32	486	58 32	536	64 32	586	70 32	636	76 32
337	40 44	387	46 44	437	52 44	487	58 44	537	64 44	587	70 44	637	76 44
338	40 56	388	46 56	438	52 56	488	58 56	538	64 56	588	70 56	638	76 56
339	40 68	389	46 68	439	52 68	489	58 68	539	64 68	589	70 68	639	76 68
340	40 80	390	46 80	440	52 80	490	58 80	540	64 80	590	70 80	640	76 80
341	40 92	391	46 92	441	52 92	491	58 92	541	64 92	591	70 92	641	76 92
342	41 04	392	47 04	442	53 04	492	59 04	542	65 04	592	71 04	642	77 04
343	41 16	393	47 16	443	53 16	493	59 16	543	65 16	593	71 16	643	77 16
344	41 28	394	47 28	444	53 28	494	59 28	544	65 28	594	71 28	644	77 28
345	41 40	395	47 40	445	53 40	495	59 40	545	65 40	595	71 40	645	77 40
346	41 52	396	47 52	446	53 52	496	59 52	546	65 52	596	71 52	646	77 52
347	41 64	397	47 64	447	53 64	497	59 64	547	65 64	597	71 64	647	77 64
348	41 76	398	47 76	448	53 76	498	59 76	548	65 76	598	71 76	648	77 76
349	41 88	399	47 88	449	53 88	499	59 88	549	65 88	599	71 88	649	77 88

COTTON SELLER'S TABLE From 300 to 649 Lbs at **12¹/₁₆C**

300	36 19	350	42 22	400	48 25	450	54 28	500	60 31	550	66 34	600	72 37
301	36 31	351	42 34	401	48 37	451	54 40	501	60 43	551	66 46	601	72 50
302	36 43	352	42 46	402	48 49	452	54 52	502	60 55	552	66 58	602	72 62
303	36 55	353	42 58	403	48 61	453	54 64	503	60 67	553	66 71	603	72 74
304	36 67	354	42 70	404	48 73	454	54 76	504	60 79	554	66 83	604	72 86
305	36 79	355	42 82	405	48 85	455	54 88	505	60 92	555	66 95	605	72 98
306	36 91	356	42 94	406	48 97	456	55 00	506	61 04	556	67 07	606	73 10
307	37 03	357	43 06	407	49 09	457	55 13	507	61 16	557	67 19	607	73 22
308	37 15	358	43 18	408	49 21	458	55 25	508	61 28	558	67 31	608	73 34
309	37 27	359	43 30	409	49 34	459	55 37	509	61 40	559	67 43	609	73 46
310	37 39	360	43 42	410	49 46	460	55 49	510	61 52	560	67 55	610	73 58
311	37 51	361	43 55	411	49 58	461	55 61	511	61 64	561	67 67	611	73 70
312	37 63	362	43 67	412	49 70	462	55 73	512	61 76	562	67 79	612	73 82
313	37 76	363	43 79	413	49 82	463	55 85	513	61 88	563	67 91	613	73 94
314	37 88	364	43 91	414	49 94	464	55 97	514	62 00	564	68 03	614	74 06
315	38 00	365	44 03	415	50 06	465	56 09	515	62 12	565	68 15	615	74 18
316	38 12	366	44 15	416	50 18	466	56 21	516	62 24	566	68 27	616	74 30
317	38 24	367	44 27	417	50 30	467	56 33	517	62 36	567	68 39	617	74 43
318	38 36	368	44 39	418	50 42	468	56 45	518	62 48	568	68 51	618	74 55
319	38 48	369	44 51	419	50 54	469	56 57	519	62 60	569	68 64	619	74 67
320	38 60	370	44 63	420	50 66	470	56 69	520	62 72	570	68 76	620	74 79
321	38 72	371	44 75	421	50 78	471	56 81	521	62 85	571	68 88	621	74 91
322	38 84	372	44 87	422	50 90	472	56 93	522	62 97	572	69 00	622	75 03
323	38 96	373	44 99	423	51 02	473	57 06	523	63 09	573	69 12	623	75 15
324	39 08	374	45 11	424	51 14	474	57 18	524	63 21	574	69 24	624	75 27
325	39 20	375	45 23	425	51 27	475	57 30	525	63 33	575	69 36	625	75 39
326	39 32	376	45 35	426	51 39	476	57 42	526	63 45	576	69 48	626	75 51
327	39 44	377	45 48	427	51 51	477	57 54	527	63 57	577	69 60	627	75 63
328	39 56	378	45 60	428	51 63	478	57 66	528	63 69	578	69 72	628	75 75
329	39 69	379	45 72	429	51 75	479	57 78	529	63 81	579	69 84	629	75 87
330	39 81	380	45 84	430	51 87	480	57 90	530	63 93	580	69 96	630	75 99
331	39 93	381	45 96	431	51 99	481	58 02	531	64 05	581	70 08	631	76 11
332	40 05	382	46 08	432	52 11	482	58 14	532	64 17	582	70 20	632	76 23
333	40 17	383	46 20	433	52 23	483	58 26	533	64 29	583	70 32	633	76 36
334	40 29	384	46 32	434	52 35	484	58 38	534	64 41	584	70 44	634	76 48
335	40 41	385	46 44	435	52 47	485	58 50	535	64 53	585	70 57	635	76 60
336	40 53	386	46 56	436	52 59	486	58 62	536	64 65	586	70 69	636	76 72
337	40 65	387	46 68	437	52 71	487	58 74	537	64 78	587	70 81	637	76 84
338	40 77	388	46 80	438	52 83	488	58 86	538	64 90	588	70 93	638	76 96
339	40 89	389	46 92	439	52 95	489	58 99	539	65 02	589	71 05	639	77 08
340	41 01	390	47 04	440	53 07	490	59 11	540	65 14	590	71 17	640	77 20
341	41 13	391	47 16	441	53 20	491	59 23	541	65 26	591	71 29	641	77 32
342	41 25	392	47 28	442	53 32	492	59 35	542	65 38	592	71 41	642	77 44
343	41 37	393	47 41	443	53 44	493	59 47	543	65 50	593	71 53	643	77 56
344	41 49	394	47 53	444	53 56	494	59 59	544	65 62	594	71 65	644	77 68
345	41 62	395	47 65	445	53 68	495	59 71	545	65 74	595	71 77	645	77 80
346	41 74	396	47 77	446	53 80	496	59 83	546	65 86	596	71 89	646	77 92
347	41 86	397	47 89	447	53 92	497	59 95	547	65 98	597	72 01	647	78 04
348	41 98	398	48 01	448	54 04	498	60 07	548	66 10	598	72 13	648	78 16
349	42 10	399	48 13	449	54 16	499	60 19	549	66 22	599	72 25	649	78 29

COTTON SELLER'S TABLE From 300 to 649 Lbs at 12¹/₈C

300	36	37	350	42	44	400	48	50	450	54	56	500	60	62	550	66	69	600	72	76
301	36	50	351	42	56	401	48	62	451	54	68	501	60	75	551	66	81	601	72	87
302	36	62	352	42	68	402	48	74	452	54	80	502	60	87	552	66	93	602	72	99
303	36	74	353	42	80	403	48	86	453	54	93	503	60	99	553	67	05	603	73	11
304	36	86	354	42	92	404	48	98	454	55	05	504	61	11	554	67	17	604	73	23
305	36	98	355	43	04	405	49	11	455	55	17	505	61	23	555	67	29	605	73	36
306	37	10	356	43	16	406	49	23	456	55	29	506	61	35	556	67	41	606	73	48
307	37	22	357	43	29	407	49	35	457	55	41	507	61	47	557	67	54	607	73	60
308	37	34	358	43	41	408	49	47	458	55	53	508	61	59	558	67	66	608	73	72
309	37	47	359	43	53	409	49	59	459	55	65	509	61	72	559	67	78	609	73	84
310	37	59	360	43	65	410	49	71	460	55	77	510	61	84	560	67	90	610	73	96
311	37	71	361	43	77	411	49	83	461	55	90	511	61	96	561	68	02	611	74	08
312	37	83	362	43	89	412	49	95	462	56	02	512	62	08	562	68	14	612	74	20
313	37	95	363	44	01	413	50	08	463	56	14	513	62	20	563	68	26	613	74	33
314	38	07	364	44	13	414	50	20	464	56	26	514	62	32	564	68	38	614	74	45
315	38	19	365	44	26	415	50	32	465	56	38	515	62	44	565	68	51	615	74	57
316	38	31	366	44	38	416	50	44	466	56	50	516	62	56	566	68	63	616	74	69
317	38	44	367	44	50	417	50	56	467	56	62	517	62	69	567	68	75	617	74	81
318	38	56	368	44	62	418	50	68	468	56	74	518	62	81	568	68	87	618	74	93
319	38	68	369	44	74	419	50	80	469	56	87	519	62	93	569	68	99	619	75	05
320	38	80	370	44	86	420	50	92	470	56	99	520	63	05	570	69	11	620	75	17
321	38	92	371	44	98	421	51	05	471	57	11	521	63	17	571	69	23	621	75	30
322	39	04	372	45	10	422	51	17	472	57	23	522	63	29	572	69	35	622	75	42
323	39	16	373	45	23	423	51	29	473	57	35	523	63	41	573	69	48	623	75	54
324	39	28	374	45	35	424	51	41	474	57	47	524	63	53	574	69	60	624	75	66
325	39	41	375	45	47	425	51	53	475	57	59	525	63	65	575	69	72	625	75	78
326	39	53	376	45	59	426	51	65	476	57	71	526	63	78	576	69	84	626	75	90
327	39	65	377	45	71	427	51	77	477	57	84	527	63	90	577	69	96	627	76	02
328	39	77	378	45	83	428	51	89	478	57	96	528	64	02	578	70	08	628	76	14
329	39	89	379	45	95	429	52	02	479	58	08	529	64	14	579	70	20	629	76	27
330	40	01	380	46	07	430	52	14	480	58	20	530	64	26	580	70	32	630	76	39
331	40	13	381	46	20	431	52	26	481	58	32	531	64	38	581	70	45	631	76	51
332	40	25	382	46	32	432	52	38	482	58	44	532	64	50	582	70	57	632	76	63
333	40	38	383	46	44	433	52	50	483	58	56	533	64	63	583	70	69	633	76	75
334	40	50	384	46	56	434	52	62	484	58	68	534	64	75	584	70	81	634	76	87
335	40	62	385	46	68	435	52	74	485	58	81	535	64	87	585	70	93	635	76	99
336	40	74	386	46	80	436	52	86	486	58	93	536	64	99	586	71	05	636	77	11
337	40	86	387	46	92	437	52	99	487	59	05	537	65	11	587	71	17	637	77	24
338	40	98	388	47	04	438	53	11	488	59	17	538	65	23	588	71	29	638	77	36
339	41	10	389	47	17	439	53	23	489	59	29	539	65	35	589	71	42	639	77	48
340	41	22	390	47	29	440	53	35	490	59	41	540	65	47	590	71	54	640	77	60
341	41	35	391	47	41	441	53	47	491	59	53	541	65	60	591	71	66	641	77	72
342	41	47	392	47	53	442	53	59	492	59	65	542	65	72	592	71	78	642	77	84
343	41	59	393	47	65	443	53	71	493	59	78	543	65	84	593	71	90	643	77	96
344	41	71	394	47	77	444	53	83	494	59	90	544	65	96	594	72	02	644	78	08
345	41	83	395	47	89	445	53	96	495	60	02	545	66	08	595	72	14	645	78	21
346	41	95	396	48	01	446	54	08	496	60	14	546	66	20	596	72	26	646	78	33
347	42	07	397	48	14	447	54	20	497	60	26	547	66	32	597	72	39	647	78	45
348	42	19	398	48	26	448	54	32	498	60	38	548	66	44	598	72	51	648	78	57
349	42	32	399	48	38	449	54	44	499	60	50	549	66	57	599	72	63	649	78	69

COTTON SELLER'S TABLE

From 300 to 12³
649 Lbs at 216C

300	36 56	350	42 66	400	48 75	450	54 84	500	60 94	550	67 03	600	73 12
301	36 68	351	42 78	401	48 87	451	54 97	501	61 06	551	67 15	601	73 25
302	36 81	352	42 90	402	48 99	452	55 09	502	61 18	552	67 27	602	73 37
303	36 93	353	43 02	403	49 12	453	55 21	503	61 30	553	67 40	603	73 49
304	37 05	354	43 14	404	49 24	454	55 33	504	61 42	554	67 52	604	73 61
305	37 17	355	43 27	405	49 36	455	55 45	505	61 55	555	67 64	605	73 73
306	37 29	356	43 39	406	49 48	456	55 57	506	61 67	556	67 76	606	73 86
307	37 42	357	43 51	407	49 60	457	55 70	507	61 79	557	67 88	607	73 98
308	37 54	358	43 63	408	49 72	458	55 82	508	61 91	558	68 01	608	74 10
309	37 66	359	43 75	409	49 85	459	55 94	509	62 03	559	68 13	609	74 22
310	37 78	360	43 87	410	49 97	460	56 06	510	62 16	560	68 25	610	74 34
311	37 90	361	44 00	411	50 09	461	56 18	511	62 28	561	68 37	611	74 47
312	38 02	362	44 12	412	50 21	462	56 31	512	62 40	562	68 49	612	74 59
313	38 15	363	44 24	413	50 33	463	56 43	513	62 52	563	68 62	613	74 71
314	38 27	364	44 36	414	50 46	464	56 55	514	62 64	564	68 74	614	74 83
315	38 39	365	44 48	415	50 58	465	56 67	515	62 77	565	68 86	615	74 95
316	38 51	366	44 61	416	50 70	466	56 79	516	62 89	566	68 98	616	75 07
317	38 63	367	44 73	417	50 82	467	56 92	517	63 01	567	69 10	617	75 20
318	38 76	368	44 85	418	50 94	468	57 04	518	63 13	568	69 22	618	75 32
319	38 88	369	44 97	419	51 07	469	57 16	519	63 25	569	69 35	619	75 44
320	39 00	370	45 09	420	51 19	470	57 28	520	63 37	570	69 47	620	75 56
321	39 12	371	45 22	421	51 31	471	57 40	521	63 50	571	69 59	621	75 68
322	39 24	372	45 34	422	51 43	472	57 52	522	63 62	572	69 71	622	75 81
323	39 37	373	45 46	423	51 55	473	57 65	523	63 74	573	69 83	623	75 93
324	39 49	374	45 58	424	51 67	474	57 77	524	63 86	574	69 96	624	76 05
325	39 61	375	45 70	425	51 80	475	57 89	525	63 98	575	70 08	625	76 17
326	39 73	376	45 82	426	51 92	476	58 01	526	64 11	576	70 20	626	76 29
327	39 85	377	45 95	427	52 04	477	58 13	527	64 23	577	70 32	627	76 42
328	39 97	378	46 07	428	52 16	478	58 26	528	64 35	578	70 44	628	76 54
329	40 10	379	46 19	429	52 28	479	58 38	529	64 47	579	70 57	629	76 66
330	40 22	380	46 31	430	52 41	480	58 50	530	64 59	580	70 69	630	76 78
331	40 34	381	46 43	431	52 53	481	58 62	531	64 72	581	70 81	631	76 90
332	40 46	382	46 56	432	52 65	482	58 74	532	64 84	582	70 93	632	77 02
333	40 58	383	46 68	433	52 77	483	58 87	533	64 96	583	71 05	633	77 15
334	40 71	384	46 80	434	52 89	484	58 99	534	65 08	584	71 17	634	77 27
335	40 83	385	46 92	435	53 02	485	59 11	535	65 20	585	71 30	635	77 39
336	40 95	386	47 04	436	53 14	486	59 23	536	65 32	586	71 42	636	77 51
337	41 07	387	47 17	437	53 26	487	59 35	537	65 45	587	71 54	637	77 63
338	41 19	388	47 29	438	53 38	488	59 47	538	65 57	588	71 66	638	77 76
339	41 32	389	47 41	439	53 50	489	59 60	539	65 69	589	71 78	639	77 88
340	41 44	390	47 53	440	53 62	490	59 72	540	65 81	590	71 91	640	78 00
341	41 56	391	47 65	441	53 75	491	59 84	541	65 93	591	72 03	641	78 12
342	41 68	392	47 77	442	53 87	492	59 96	542	66 06	592	72 15	642	78 24
343	41 80	393	47 90	443	53 99	493	60 08	543	66 18	593	72 27	643	78 37
344	41 92	394	48 02	444	54 11	494	60 21	544	66 30	594	72 39	644	78 49
345	42 05	395	48 14	445	54 23	495	60 33	545	66 42	595	72 52	645	78 61
346	42 17	396	48 26	446	54 36	496	60 45	546	66 54	596	72 64	646	78 73
347	42 29	397	48 38	447	54 48	497	60 57	547	66 67	597	72 76	647	78 85
348	42 41	398	48 51	448	54 60	498	60 69	548	66 79	598	72 88	648	78 97
349	42 53	399	48 63	449	54 72	499	60 82	549	66 91	599	73 00	649	79 10

COTTON SELLER'S TABLE From 300 to 649 Lbs at 12¹/₄C

300	36	75	350	42	87	400	49	00	450	55	12	500	61	25	550	67	37	600	73	50
301	36	87	351	43	00	401	49	12	451	55	25	501	61	37	551	67	50	601	73	62
302	36	99	352	43	12	402	49	24	452	55	37	502	61	49	552	67	62	602	73	74
303	37	12	353	43	24	403	49	37	453	55	49	503	61	62	553	67	74	603	73	87
304	37	24	354	43	36	404	49	49	454	55	61	504	61	74	554	67	86	604	73	99
305	37	36	355	43	49	405	49	61	455	55	74	505	61	86	555	67	99	605	74	11
306	37	49	356	43	61	406	49	73	456	55	86	506	61	99	556	68	11	606	74	23
307	37	61	357	43	73	407	49	86	457	55	98	507	62	11	557	68	23	607	74	36
308	37	73	358	43	85	408	49	98	458	56	10	508	62	23	558	68	35	608	74	48
309	37	85	359	43	98	409	50	10	459	56	23	509	62	35	559	68	48	609	74	60
310	37	97	360	44	10	410	50	22	460	56	35	510	62	47	560	68	60	610	74	72
311	38	10	361	44	22	411	50	35	461	56	47	511	62	60	561	68	72	611	74	85
312	38	22	362	44	34	412	50	47	462	56	59	512	62	72	562	68	84	612	74	97
313	38	34	363	44	47	413	50	59	463	56	72	513	62	84	563	68	97	613	75	09
314	38	46	364	44	59	414	50	71	464	56	84	514	62	96	564	69	09	614	75	21
315	38	59	365	44	71	415	50	84	465	56	96	515	63	09	565	69	21	615	75	34
316	38	71	366	44	83	416	50	96	466	57	08	516	63	21	566	69	33	616	75	46
317	38	83	367	44	96	417	51	08	467	57	21	517	63	33	567	69	46	617	75	58
318	38	95	368	45	08	418	51	20	468	57	33	518	63	45	568	69	58	618	75	70
319	39	08	369	45	20	419	51	33	469	57	45	519	63	58	569	69	70	619	75	83
320	39	20	370	45	32	420	51	45	470	57	57	520	63	70	570	69	82	620	75	95
321	39	32	371	45	45	421	51	57	471	57	70	521	63	82	571	69	95	621	76	07
322	39	44	372	45	57	422	51	69	472	57	82	522	63	94	572	70	07	622	76	19
323	39	57	373	45	69	423	51	82	473	57	94	523	64	07	573	70	19	623	76	32
324	39	69	374	45	81	424	51	94	474	58	06	524	64	19	574	70	31	624	76	44
325	39	81	375	45	94	425	52	06	475	58	19	525	64	31	575	70	44	625	76	56
326	39	93	376	46	06	426	52	18	476	58	31	526	64	43	576	70	56	626	76	68
327	40	06	377	46	18	427	52	31	477	58	43	527	64	56	577	70	68	627	76	81
328	40	18	378	46	30	428	52	43	478	58	55	528	64	68	578	70	80	628	76	93
329	40	30	379	46	43	429	52	55	479	58	68	529	64	80	579	70	93	629	77	05
330	40	42	380	46	55	430	52	67	480	58	80	530	64	92	580	71	05	630	77	17
331	40	55	381	46	67	431	52	80	481	58	92	531	65	05	581	71	17	631	77	30
332	40	67	382	46	79	432	52	92	482	59	04	532	65	17	582	71	29	632	77	42
333	40	79	383	46	92	433	53	04	483	59	17	533	65	29	583	71	42	633	77	54
334	40	91	384	47	04	434	53	16	484	59	29	534	65	41	584	71	54	634	77	66
335	41	04	385	47	16	435	53	29	485	59	41	535	65	54	585	71	66	635	77	79
336	41	16	386	47	28	436	53	41	486	59	53	536	65	66	586	71	78	636	77	91
337	41	28	387	47	41	437	53	53	487	59	66	537	65	78	587	71	91	637	78	03
338	41	40	388	47	53	438	53	65	488	59	78	538	65	90	588	72	03	638	78	15
339	41	53	389	47	65	439	53	78	489	59	90	539	66	03	589	72	15	639	78	28
340	41	65	390	47	77	440	53	90	490	60	02	540	66	15	590	72	27	640	78	40
341	41	77	391	47	90	441	54	02	491	60	15	541	66	27	591	72	40	641	78	52
342	41	89	392	48	02	442	54	14	492	60	27	542	66	39	592	72	52	642	78	64
343	42	02	393	48	14	443	54	27	493	60	39	543	66	52	593	72	64	643	78	77
344	42	14	394	48	26	444	54	39	494	60	51	544	66	64	594	72	76	644	78	89
345	42	26	395	48	39	445	54	51	495	60	64	545	66	76	595	72	89	645	79	01
346	42	38	396	48	51	446	54	63	496	60	76	546	66	88	596	73	01	646	79	13
347	42	51	397	48	63	447	54	76	497	60	88	547	67	01	597	73	13	647	79	26
348	42	63	398	48	75	448	54	88	498	61	00	548	67	13	598	73	25	648	79	38
349	42	75	399	48	88	449	55	00	499	61	13	549	67	25	599	73	38	649	79	50

COTTON SELLER'S TABLE From 300 to 649 Lbs at 12⁵/₁₆C

300	36 94	350	43 09	400	49 25	450	55 41	500	61 56	550	67 72	600	73 87
301	37 06	351	43 22	401	49 37	451	55 53	501	61 69	551	67 84	601	74 00
302	37 18	352	43 34	402	49 50	452	55 65	502	61 81	552	67 96	602	74 12
303	37 31	353	43 46	403	49 62	453	55 78	503	61 93	553	68 09	603	74 24
304	37 43	354	43 59	404	49 74	454	55 90	504	62 05	554	68 21	604	74 37
305	37 55	355	43 71	405	49 87	455	56 02	505	62 18	555	68 33	605	74 49
306	37 68	356	43 83	406	49 99	456	56 14	506	62 30	556	68 46	606	74 61
307	37 80	357	43 96	407	50 11	457	56 27	507	62 42	557	68 58	607	74 74
308	37 92	358	44 08	408	50 23	458	56 39	508	62 55	558	68 70	608	74 86
309	38 05	359	44 20	409	50 36	459	56 51	509	62 67	559	68 83	609	74 98
310	38 17	360	44 32	410	50 48	460	56 64	510	62 79	560	68 95	610	75 11
311	38 29	361	44 45	411	50 60	461	56 76	511	62 92	561	69 07	611	75 23
312	38 41	362	44 57	412	50 73	462	56 88	512	63 04	562	69 20	612	75 35
313	38 54	363	44 69	413	50 85	463	57 01	513	63 16	563	69 32	613	75 48
314	38 66	364	44 82	414	50 97	464	57 13	514	63 29	564	69 44	614	75 60
315	38 78	365	44 94	415	51 10	465	57 25	515	63 41	565	69 57	615	75 72
316	38 91	366	45 06	416	51 22	466	57 38	516	63 53	566	69 69	616	75 84
317	39 03	367	45 19	417	51 34	467	57 50	517	63 66	567	69 81	617	75 97
318	39 15	368	45 31	418	51 47	468	57 62	518	63 78	568	69 93	618	76 09
319	39 28	369	45 43	419	51 59	469	57 75	519	63 90	569	70 06	619	76 21
320	39 40	370	45 56	420	51 71	470	57 87	520	64 02	570	70 18	620	76 34
321	39 52	371	45 68	421	51 84	471	57 99	521	64 15	571	70 30	621	76 46
322	39 65	372	45 80	422	51 96	472	58 11	522	64 27	572	70 43	622	76 58
323	39 77	373	45 93	423	52 08	473	58 24	523	64 39	573	70 55	623	76 71
324	39 89	374	46 05	424	52 20	474	58 36	524	64 52	574	70 67	624	76 83
325	40 02	375	46 17	425	52 33	475	58 48	525	64 64	575	70 80	625	76 95
326	40 14	376	46 29	426	52 45	476	58 61	526	64 76	576	70 92	626	77 08
327	40 26	377	46 42	427	52 57	477	58 73	527	64 89	577	71 04	627	77 20
328	40 38	378	46 54	428	52 70	478	58 85	528	65 01	578	71 17	628	77 32
329	40 51	379	46 66	429	52 82	479	58 98	529	65 13	579	71 29	629	77 45
330	40 63	380	46 79	430	52 94	480	59 10	530	65 26	580	71 41	630	77 57
331	40 75	381	46 91	431	53 07	481	59 22	531	65 38	581	71 54	631	77 69
332	40 88	382	47 03	432	53 19	482	59 35	532	65 50	582	71 66	632	77 81
333	41 00	383	47 16	433	53 31	483	59 47	533	65 63	583	71 78	633	77 94
334	41 12	384	47 28	434	53 44	484	59 59	534	65 75	584	71 90	634	78 06
335	41 25	385	47 40	435	53 56	485	59 72	535	65 87	585	72 03	635	78 18
336	41 37	386	47 53	436	53 68	486	59 84	536	65 99	586	72 15	636	78 31
337	41 49	387	47 65	437	53 81	487	59 96	537	66 12	587	72 27	637	78 43
338	41 62	388	47 77	438	53 93	488	60 08	538	66 24	588	72 40	638	78 55
339	41 74	389	47 90	439	54 05	489	60 21	539	66 36	589	72 52	639	78 63
340	41 86	390	48 02	440	54 17	490	60 33	540	66 49	590	72 64	640	78 80
341	41 99	391	48 14	441	54 30	491	60 45	541	66 61	591	72 77	641	78 92
342	42 11	392	48 27	442	54 42	492	60 58	542	66 73	592	72 89	642	79 05
343	42 23	393	48 39	443	54 54	493	60 70	543	66 86	593	73 01	643	79 17
344	42 35	394	48 51	444	54 67	494	60 82	544	66 98	594	73 14	644	79 29
345	42 48	395	48 63	445	54 79	495	60 95	545	67 10	595	73 26	645	79 42
346	42 60	396	48 76	446	54 91	496	61 07	546	67 23	596	73 38	646	79 54
347	42 72	397	48 88	447	55 04	497	61 19	547	67 35	597	73 51	647	79 66
348	42 85	398	49 00	448	55 15	498	61 32	548	67 47	598	73 63	648	79 78
349	42 97	399	49 13	449	55 28	499	61 44	549	67 60	599	73 75	649	79 91

COTTON SELLER'S TABLE From 300 to 649 Lbs at **12³/₈C**

300	37	12	350	43	31	400	49	50	450	55	69	500	61	87	550	68	06	600	74	25
301	37	25	351	43	44	401	49	62	451	55	81	501	62	00	551	68	19	601	74	37
302	37	37	352	43	56	402	49	75	452	55	93	502	62	12	552	68	31	602	74	50
303	37	50	353	43	68	403	49	87	453	56	06	503	62	25	553	68	43	603	74	62
304	37	62	354	43	81	404	49	99	454	56	18	504	62	37	554	68	56	604	74	74
305	37	74	355	43	93	405	50	12	455	56	31	505	62	49	555	68	68	605	74	87
306	37	87	356	44	05	406	50	24	456	56	43	506	62	62	556	68	80	606	74	99
307	37	99	357	44	18	407	50	37	457	56	55	507	62	74	557	68	93	607	75	12
308	38	11	358	44	30	408	50	49	458	56	68	508	62	86	558	69	05	608	75	24
309	38	24	359	44	43	409	50	61	459	56	80	509	62	99	559	69	18	609	75	36
310	38	36	360	44	55	410	50	74	460	56	93	510	63	11	560	69	30	610	75	49
311	38	49	361	44	67	411	50	86	461	57	05	511	63	24	561	69	42	611	75	61
312	38	61	362	44	80	412	50	98	462	57	17	512	63	36	562	69	55	612	75	73
313	38	73	363	44	92	413	51	11	463	57	30	513	63	48	563	69	67	613	75	86
314	38	86	364	45	04	414	51	23	464	57	42	514	63	61	564	69	79	614	75	98
315	38	98	365	45	17	415	51	36	465	57	54	515	63	73	565	69	92	615	76	11
316	39	10	366	45	29	416	51	48	466	57	67	516	63	85	566	70	04	616	76	23
317	39	23	367	45	42	417	51	60	467	57	79	517	63	98	567	70	17	617	76	35
318	39	35	368	45	54	418	51	73	468	57	91	518	64	10	568	70	29	618	76	48
319	39	48	369	45	66	419	51	85	469	58	04	519	64	23	569	70	41	619	76	60
320	39	60	370	45	79	420	51	97	470	58	16	520	64	35	570	70	54	620	76	72
321	39	72	371	45	91	421	52	10	471	58	29	521	64	47	571	70	66	621	76	85
322	39	85	372	46	03	422	52	22	472	58	41	522	64	60	572	70	78	622	76	97
323	39	97	373	46	16	423	52	35	473	58	53	523	64	72	573	70	91	623	77	10
324	40	09	374	46	28	424	52	47	474	58	66	524	64	84	574	71	03	624	77	22
325	40	22	375	46	41	425	52	59	475	58	78	525	64	97	575	71	16	625	77	34
326	40	34	376	46	53	426	52	72	476	58	90	526	65	09	576	71	28	626	77	47
327	40	47	377	46	65	427	52	84	477	59	03	527	65	22	577	71	40	627	77	59
328	40	59	378	46	78	428	52	96	478	59	15	528	65	34	578	71	53	628	77	71
329	40	71	379	46	90	429	53	09	479	59	28	529	65	46	579	71	65	629	77	84
330	40	84	380	47	02	430	53	21	480	59	40	530	65	59	580	71	77	630	77	96
331	40	96	381	47	15	431	53	34	481	59	52	531	65	71	581	71	90	631	78	09
332	41	08	382	47	27	432	53	46	482	59	65	532	65	83	582	72	02	632	78	21
333	41	21	383	47	40	433	53	58	483	59	77	533	65	96	583	72	15	633	78	33
334	41	33	384	47	52	434	53	71	484	59	89	534	66	08	584	72	27	634	78	46
335	41	46	385	47	64	435	53	83	485	60	02	535	66	21	585	72	39	635	78	58
336	41	58	386	47	77	436	53	95	486	60	14	536	66	33	586	72	52	636	78	70
337	41	70	387	47	89	437	54	08	487	60	27	537	66	45	587	72	64	637	78	83
338	41	83	388	48	01	438	54	20	488	60	39	538	66	58	588	72	76	638	78	95
339	41	95	389	48	14	439	54	33	489	60	51	539	66	70	589	72	89	639	79	08
340	42	07	390	48	26	440	54	45	490	60	64	540	66	82	590	73	01	640	79	20
341	42	20	391	48	39	441	54	57	491	60	76	541	66	95	591	73	14	641	79	32
342	42	32	392	48	51	442	54	70	492	60	88	542	67	07	592	73	26	642	79	45
343	42	45	393	48	63	443	54	82	493	61	01	543	67	20	593	73	38	643	79	57
344	42	57	394	48	76	444	54	94	494	61	13	544	67	32	594	73	51	644	79	69
345	42	69	395	48	88	445	55	07	495	61	26	545	67	44	595	73	63	645	79	82
346	42	82	396	49	00	446	55	19	496	61	38	546	67	57	596	73	75	646	79	94
347	42	94	397	49	13	447	55	32	497	61	50	547	67	69	597	73	88	647	80	07
348	43	06	398	49	25	448	55	44	498	61	63	548	67	81	598	74	00	648	80	19
349	43	19	399	49	38	449	55	56	499	61	75	549	67	94	599	74	13	649	80	31

COTTON SELLER'S TABLE From 300 to 649 Lbs at **12⁷/₁₆C**

300	37	31	350	43	53	400	49	75	450	55	97	500	62	19	550	68	41	600	74	62
301	37	44	351	43	66	401	49	87	451	56	09	501	62	31	551	68	53	601	74	75
302	37	56	352	43	78	402	50	00	452	56	22	502	62	44	552	68	65	602	74	87
303	37	69	353	43	90	403	50	12	453	56	34	503	62	56	553	68	78	603	75	00
304	37	81	354	44	03	404	50	25	454	56	47	504	62	68	554	68	90	604	75	12
305	37	93	355	44	15	405	50	37	455	56	59	505	62	81	555	69	03	605	75	25
306	38	06	356	44	28	406	50	50	456	56	71	506	62	93	556	69	15	606	75	37
307	38	18	357	44	40	407	50	62	457	56	84	507	63	06	557	69	28	607	75	50
308	38	31	358	44	53	408	50	74	458	56	96	508	63	18	558	69	40	608	75	62
309	38	43	359	44	65	409	50	87	459	57	09	509	63	31	559	69	53	609	75	74
310	38	56	360	44	77	410	50	99	460	57	21	510	63	43	560	69	65	610	75	87
311	38	68	361	44	90	411	51	12	461	57	34	511	63	56	561	69	77	611	75	99
312	38	80	362	45	02	412	51	24	462	57	46	512	63	68	562	69	90	612	76	12
313	38	93	363	45	15	413	51	37	463	57	59	513	63	80	563	70	02	613	76	24
314	39	05	364	45	27	414	51	49	464	57	71	514	63	93	564	70	15	614	76	37
315	39	18	365	45	40	415	51	62	465	57	83	515	64	05	565	70	27	615	76	49
316	39	30	366	45	52	416	51	74	466	57	96	516	64	18	566	70	40	616	76	61
317	39	43	367	45	65	417	51	86	467	58	08	517	64	30	567	70	52	617	76	74
318	39	55	368	45	77	418	51	99	468	58	21	518	64	43	568	70	64	618	76	86
319	39	68	369	45	89	419	52	11	469	58	33	519	64	55	569	70	77	619	76	99
320	39	80	370	46	02	420	52	24	470	58	46	520	64	67	570	70	89	620	77	11
321	39	92	371	46	14	421	52	36	471	58	58	521	64	80	571	71	02	621	77	24
322	40	05	372	46	27	422	52	49	472	58	70	522	64	92	572	71	14	622	77	36
323	40	17	373	46	39	423	52	61	473	58	83	523	65	05	573	71	27	623	77	49
324	40	30	374	46	52	424	52	73	474	58	95	524	65	17	574	71	39	624	77	61
325	40	42	375	46	64	425	52	86	475	59	08	525	65	30	575	71	52	625	77	73
326	40	55	376	46	76	426	52	98	476	59	20	526	65	42	576	71	64	626	77	86
327	40	67	377	46	89	427	53	11	477	59	33	527	65	55	577	71	76	627	77	98
328	40	79	378	47	01	428	53	23	478	59	45	528	65	67	578	71	89	628	78	11
329	40	92	379	47	14	429	53	36	479	59	58	529	65	79	579	72	01	629	78	23
330	41	04	380	47	26	430	53	48	480	59	70	530	65	92	580	72	14	630	78	36
331	41	17	381	47	39	431	53	61	481	59	82	531	66	04	581	72	26	631	78	48
332	41	29	382	47	51	432	53	73	482	59	95	532	66	17	582	72	39	632	78	60
333	41	42	383	47	64	433	53	85	483	60	07	533	66	29	583	72	51	633	78	73
334	41	54	384	47	76	434	53	98	484	60	20	534	66	42	584	72	63	634	78	85
335	41	67	385	47	88	435	54	10	485	60	32	535	66	54	585	72	76	635	78	98
336	41	79	386	48	01	436	54	23	486	60	45	536	66	66	586	72	88	636	79	10
337	41	91	387	48	13	437	54	35	487	60	57	537	66	79	587	73	01	637	79	23
338	42	04	388	48	26	438	54	48	488	60	69	538	66	91	588	73	13	638	79	35
339	42	16	389	48	38	439	54	60	489	60	82	539	67	04	589	73	26	639	79	48
340	42	29	390	48	51	440	54	72	490	60	94	540	67	16	590	73	38	640	79	60
341	42	41	391	48	63	441	54	85	491	61	07	541	67	29	591	73	51	641	79	72
342	42	54	392	48	75	442	54	97	492	61	19	542	67	41	592	73	63	642	79	85
343	42	66	393	48	88	443	55	10	493	61	32	543	67	54	593	73	75	643	79	97
344	42	78	394	49	00	444	55	22	494	61	44	544	67	66	594	73	88	644	80	10
345	42	91	395	49	13	445	55	35	495	61	57	545	67	78	595	74	00	645	80	22
346	43	03	396	49	25	446	55	47	496	61	69	546	67	91	596	74	13	646	80	35
347	43	16	397	49	38	447	55	60	497	61	81	547	68	03	597	74	25	647	80	47
348	43	28	398	49	50	448	55	72	498	61	94	548	68	16	598	74	38	648	80	59
349	43	41	399	49	63	449	55	84	499	62	06	549	68	28	599	74	50	649	80	72

COTTON SELLER'S TABLE From 300 to 649 Lbs at **12¹/₂C**

300	37 50	350	43 75	400	50 00	450	56 25	500	62 50	550	68 75	600	75 00
301	37 62	351	43 87	401	50 12	451	56 37	501	62 62	551	68 87	601	75 12
302	37 75	352	44 00	402	50 25	452	56 50	502	62 75	552	69 00	602	75 25
303	37 87	353	44 12	403	50 37	453	56 62	503	62 87	553	69 12	603	75 37
304	38 00	354	44 25	404	50 50	454	56 75	504	63 00	554	69 25	604	75 50
305	38 12	355	44 37	405	50 62	455	56 87	505	63 12	555	69 37	605	75 62
306	38 25	356	44 50	406	50 75	456	57 00	506	63 25	556	69 50	606	75 75
307	38 37	357	44 62	407	50 87	457	57 12	507	63 37	557	69 62	607	75 87
308	35 50	358	44 75	408	51 00	458	57 25	508	63 50	558	69 75	608	76 00
309	38 62	359	44 87	409	51 12	459	57 37	509	63 62	559	69 87	609	76 12
310	38 75	360	45 00	410	51 25	460	57 50	510	63 75	560	70 00	610	76 25
311	38 87	361	45 12	411	51 37	461	57 62	511	63 87	561	70 12	611	76 37
312	39 00	362	45 25	412	51 50	462	57 75	512	64 00	562	70 25	612	76 50
313	39 12	363	45 37	413	51 62	463	57 87	513	64 12	563	70 37	613	76 62
314	39 25	364	45 50	414	51 75	464	58 00	514	64 25	564	70 50	614	76 75
315	39 37	365	45 62	415	51 87	465	58 12	515	64 37	565	70 62	615	76 87
316	39 50	366	45 75	416	52 00	466	58 25	516	64 50	566	70 75	616	77 00
317	39 62	367	45 87	417	52 12	467	58 37	517	64 62	567	70 87	617	77 12
318	39 75	368	46 00	418	52 25	468	58 50	518	64 75	568	71 00	618	77 25
319	39 87	369	46 12	419	52 37	469	58 62	519	64 87	569	71 12	619	77 37
320	40 00	370	46 25	420	52 50	470	58 75	520	65 00	570	71 25	620	77 50
321	40 12	371	46 37	421	52 62	471	58 87	521	65 12	571	71 37	621	77 62
322	40 25	372	46 50	422	52 75	472	59 00	522	65 25	572	71 50	622	77 75
323	40 37	373	46 62	423	52 87	473	59 12	523	65 37	573	71 62	623	77 87
324	40 50	374	46 75	424	53 00	474	59 25	524	65 50	574	71 75	624	78 00
325	40 62	375	46 87	425	53 12	475	59 37	525	65 62	575	71 87	625	78 12
326	40 75	376	47 00	426	53 25	476	59 50	526	65 75	576	72 00	626	78 25
327	40 87	377	47 12	427	53 37	477	59 62	527	65 87	577	72 12	627	78 37
328	41 00	378	47 25	428	53 50	478	59 75	528	66 00	578	72 25	628	78 50
329	41 12	379	47 37	429	53 62	479	59 87	529	66 12	579	72 37	629	78 62
330	41 25	380	47 50	430	53 75	480	60 00	530	66 25	580	72 50	630	78 75
331	41 37	381	47 62	431	53 87	481	60 12	531	66 37	581	72 62	631	78 87
332	41 50	382	47 75	432	54 00	482	60 25	532	66 50	582	72 75	632	79 00
333	41 62	383	47 87	433	54 12	483	60 37	533	66 62	583	72 87	633	79 12
334	41 75	384	48 00	434	54 25	484	60 50	534	66 75	584	73 00	634	79 25
335	41 87	385	48 12	435	54 37	485	60 62	535	66 87	585	73 12	635	79 37
336	42 00	386	48 25	436	54 50	486	60 75	536	67 00	586	73 25	636	79 50
337	42 12	387	48 37	437	54 62	487	60 87	537	67 12	587	73 37	637	79 62
338	42 25	388	48 50	438	54 75	488	61 00	538	67 25	588	73 50	638	79 75
339	42 37	389	48 62	439	54 87	489	61 12	539	67 37	589	73 62	639	79 87
340	42 50	390	48 75	440	55 00	490	61 25	540	67 50	590	73 75	640	80 00
341	42 62	391	48 87	441	55 12	491	61 37	541	67 62	591	73 87	641	80 12
342	42 75	392	49 00	442	55 25	492	61 50	542	67 75	592	74 00	642	80 25
343	42 87	393	49 12	443	55 37	493	61 62	543	67 87	593	74 12	643	80 37
344	43 00	394	49 25	444	55 50	494	61 75	544	67 00	594	74 25	644	80 50
345	43 12	395	49 37	445	55 62	495	61 87	545	68 12	595	74 37	645	80 62
346	43 25	396	49 50	446	55 75	496	62 00	546	68 25	596	74 50	646	80 75
347	43 37	397	49 62	447	55 87	497	62 12	547	68 37	597	74 62	647	80 87
348	43 50	398	49 75	448	56 00	498	62 25	548	68 50	598	74 75	648	81 00
349	43 62	399	49 87	449	56 12	499	62 37	549	68 62	599	74 87	649	81 12

COTTON SELLER'S TABLE From 300 to 649 Lbs at **12⁹/₁₆C**

300	37	69	350	43	97	400	50	25	450	56	53	500	62	81	550	69	09	600	75	37
301	37	81	351	44	09	401	50	38	451	56	66	501	62	94	551	69	22	601	75	50
302	37	94	352	44	22	402	50	50	452	56	78	502	63	06	552	69	34	602	75	63
303	38	06	353	44	35	403	50	63	453	56	91	503	63	19	553	69	47	603	75	75
304	38	19	354	44	47	404	50	75	454	57	03	504	63	31	554	69	60	604	75	88
305	38	32	355	44	60	405	50	88	455	57	16	505	63	44	555	69	72	605	76	00
306	38	44	356	44	72	406	51	00	456	57	28	506	63	57	556	69	85	606	76	13
307	38	57	357	44	85	407	51	13	457	57	41	507	63	69	557	69	97	607	76	25
308	38	69	358	44	97	408	51	25	458	57	54	508	63	82	558	70	10	608	76	38
309	38	82	359	45	10	409	51	38	459	57	66	509	63	94	559	70	22	609	76	51
310	38	94	360	45	22	410	51	51	460	57	79	510	64	07	560	70	35	610	76	63
311	39	07	361	45	35	411	51	63	461	57	91	511	64	19	561	70	48	611	76	76
312	39	19	362	45	48	412	51	76	462	58	04	512	64	32	562	70	60	612	76	88
313	39	32	363	45	60	413	51	88	463	58	16	513	64	45	563	70	73	613	77	01
314	39	45	364	45	73	414	52	01	464	58	29	514	64	57	564	70	85	614	77	13
315	39	57	365	45	85	415	52	13	465	58	42	515	64	70	565	70	98	615	77	26
316	39	70	366	45	98	416	52	26	466	58	54	516	64	82	566	71	10	616	77	38
317	39	82	367	46	10	417	52	39	467	58	67	517	64	95	567	71	23	617	77	51
318	39	95	368	46	23	418	52	51	468	58	79	518	65	07	568	71	35	618	77	64
319	40	07	369	46	36	419	52	64	469	58	92	519	65	20	569	71	48	619	77	76
320	40	20	370	46	48	420	52	76	470	59	04	520	65	32	570	71	61	620	77	89
321	40	33	371	46	61	421	52	89	471	59	17	521	65	45	571	71	73	621	78	01
322	40	45	372	46	73	422	53	01	472	59	29	522	65	58	572	71	86	622	78	14
323	40	58	373	46	86	423	53	14	473	59	42	523	65	70	573	71	98	623	78	26
324	40	70	374	46	98	424	53	26	474	59	55	524	65	83	574	72	11	624	78	39
325	40	83	375	47	11	425	53	39	475	59	67	525	65	95	575	72	23	625	78	52
326	40	95	376	47	23	426	53	51	476	59	80	526	66	08	576	72	36	626	78	64
327	41	08	377	47	36	427	53	64	477	59	92	527	66	20	577	72	49	627	78	77
328	41	20	378	47	49	428	53	77	478	60	05	528	66	33	578	72	61	628	78	89
329	41	33	379	47	61	429	53	89	479	60	17	529	66	46	579	72	74	629	79	02
330	41	46	380	47	74	430	54	02	480	60	30	530	66	58	580	72	86	630	79	14
331	41	58	381	47	86	431	54	14	481	60	43	531	66	71	581	72	99	631	79	27
332	41	71	382	47	99	432	54	27	482	60	55	532	66	83	582	73	11	632	79	39
333	41	83	383	48	11	433	54	40	483	60	68	533	66	96	583	73	24	633	79	52
334	41	96	384	48	24	434	54	52	484	60	80	534	67	08	584	73	36	634	79	65
335	42	08	385	48	37	435	54	65	485	60	93	535	67	21	585	73	49	635	79	77
336	42	21	386	48	49	436	54	77	486	61	05	536	67	33	586	73	62	636	79	90
337	42	34	387	48	62	437	54	90	487	61	18	537	67	46	587	73	74	637	80	02
338	42	46	388	48	74	438	55	02	488	61	30	538	67	59	588	73	87	638	80	15
339	42	59	389	48	87	439	55	15	489	61	43	539	67	71	589	73	99	639	80	27
340	42	71	390	48	99	440	55	27	490	61	56	540	67	84	590	74	12	640	80	40
341	42	84	391	49	12	441	55	40	491	61	68	541	67	96	591	74	24	641	80	53
342	42	96	392	49	24	442	55	53	492	61	81	542	68	09	592	74	37	642	80	65
343	43	09	393	49	37	443	55	65	493	61	93	543	68	21	593	74	50	643	80	78
344	43	21	394	49	50	444	55	78	494	62	06	544	68	34	594	74	62	644	80	90
345	43	34	395	49	62	445	55	90	495	62	18	545	68	47	595	74	75	645	81	03
346	43	47	396	49	75	446	56	03	496	62	31	546	68	59	596	74	87	646	81	15
347	43	59	397	49	87	447	56	15	497	62	44	547	68	71	597	75	00	647	81	28
348	43	72	398	50	00	448	56	28	498	62	56	548	68	84	598	75	12	648	81	40
349	43	84	399	50	12	449	56	41	499	62	69	549	68	97	599	75	25	649	81	53

COTTON SELLER'S TABLE From 300 to 649 Lbs at **12⁵/₈C**

300	37	87	350	44	19	400	50	50	450	56	81	500	63	12	550	69	44	600	75	75
301	38	00	351	44	31	401	50	63	451	56	94	501	63	25	551	69	56	601	75	88
302	38	13	352	44	44	402	50	75	452	57	06	502	63	38	552	69	69	602	76	00
303	38	25	353	44	57	403	50	88	453	57	19	503	63	50	553	69	82	603	76	13
304	38	38	354	44	69	404	51	00	454	57	32	504	63	63	554	69	94	604	76	25
305	38	51	355	44	82	405	51	13	455	57	44	505	63	76	555	70	07	605	76	38
306	38	63	356	44	94	406	51	26	456	57	57	506	63	88	556	70	19	606	76	51
307	38	76	357	45	07	407	51	38	457	57	70	507	64	01	557	70	32	607	76	63
308	38	88	358	45	20	408	51	51	458	57	82	508	64	13	558	70	45	608	76	76
309	39	01	359	45	32	409	51	64	459	57	95	509	64	26	559	70	57	609	76	89
310	39	14	360	45	45	410	51	76	460	58	07	510	64	39	560	70	70	610	77	01
311	39	26	361	45	58	411	51	89	461	58	20	511	64	51	561	70	83	611	77	14
312	39	39	362	45	70	412	52	01	462	58	33	512	64	64	562	70	95	612	77	26
313	39	52	363	45	83	413	52	14	463	58	45	513	64	77	563	71	08	613	77	39
314	39	64	364	45	95	414	52	27	464	58	58	514	64	89	564	71	20	614	77	52
315	39	77	365	46	08	415	52	39	465	58	71	515	65	02	565	71	33	615	77	64
316	39	89	366	46	21	416	52	52	466	58	83	516	65	14	566	71	46	616	77	77
317	40	02	367	46	33	417	52	65	467	58	96	517	65	27	567	71	58	617	77	90
318	40	15	368	46	46	418	52	77	468	59	08	518	65	40	568	71	71	618	78	02
319	40	27	369	46	59	419	52	90	469	59	21	519	65	52	569	71	84	619	78	15
320	40	40	370	46	71	420	53	02	470	59	34	520	65	65	570	71	96	620	78	27
321	40	53	371	46	84	421	53	15	471	59	46	521	65	78	571	72	09	621	78	40
322	40	65	372	46	96	422	53	28	472	59	59	522	65	90	572	72	21	622	78	53
323	40	78	373	47	09	423	53	40	473	59	72	523	66	03	573	72	34	623	78	65
324	40	90	374	47	22	424	53	53	474	59	84	524	66	15	574	72	47	624	78	78
325	41	03	375	47	34	425	53	66	475	59	97	525	66	28	575	72	59	625	78	91
326	41	16	376	47	47	426	53	78	476	60	09	526	66	41	576	72	72	626	79	03
327	41	28	377	47	60	427	53	91	477	60	22	527	66	53	577	72	85	627	79	16
328	41	41	378	47	72	428	54	03	478	60	35	528	66	66	578	72	97	628	79	28
329	41	54	379	47	85	429	54	16	479	60	47	529	66	79	579	73	10	629	79	41
330	41	66	380	47	97	430	54	29	480	60	60	530	66	91	580	73	22	630	79	54
331	41	79	381	48	10	431	54	41	481	60	73	531	67	04	581	73	35	631	79	66
332	41	91	382	48	23	432	54	54	482	60	85	532	67	16	582	73	48	632	79	79
333	42	04	383	48	35	433	54	67	483	60	98	533	67	29	583	73	60	633	79	92
334	42	17	384	48	48	434	54	79	484	61	10	534	67	42	584	73	73	634	80	04
335	42	29	385	48	61	435	54	92	485	61	23	535	67	54	585	73	86	635	80	17
336	42	42	386	48	73	436	55	04	486	61	36	536	67	67	586	73	98	636	80	29
337	42	55	387	48	86	437	55	17	487	61	48	537	67	80	587	74	11	637	80	42
338	42	67	388	48	98	438	55	30	488	61	61	538	67	92	588	74	23	638	80	55
339	42	80	389	49	11	439	55	42	489	61	74	539	68	05	589	74	36	639	80	67
340	42	92	390	49	24	440	55	55	490	61	86	540	68	17	590	74	49	640	80	80
341	43	05	391	49	36	441	55	68	491	61	99	541	68	30	591	74	61	641	80	93
342	43	18	392	49	49	442	55	80	492	62	11	542	68	43	592	74	74	642	81	05
343	43	30	393	49	62	443	55	93	493	62	24	543	68	55	593	74	87	643	81	18
344	43	43	394	49	74	444	56	05	494	62	37	544	68	68	594	74	99	644	81	30
345	43	56	395	49	87	445	56	18	495	62	49	545	68	81	595	75	12	645	81	43
346	43	68	396	49	99	446	56	31	496	62	62	546	68	93	596	75	24	646	81	56
347	43	81	397	50	12	447	56	43	497	62	75	547	69	06	597	75	37	647	81	68
348	43	93	398	50	25	448	56	56	498	62	87	548	69	18	598	75	50	648	81	81
349	44	06	399	50	37	449	56	69	499	63	00	549	69	31	599	75	62	649	81	94

COTTON SELLER'S TABLE From 300 to 649 Lbs at **12¹¹/₁₆C**

300	38 06	350	44 41	400	50 75	450	57 09	500	63 44	550	69 78	600	76 12
301	38 19	351	44 53	401	50 88	451	57 22	501	63 56	551	69 91	601	76 25
302	38 32	352	44 66	402	51 00	452	57 35	502	63 69	552	70 03	602	76 38
303	38 44	353	44 79	403	51 13	453	57 47	503	63 82	553	70 16	603	76 51
304	38 57	354	44 91	404	51 26	454	57 60	504	63 94	554	70 29	604	76 63
305	38 70	355	45 04	405	51 38	455	57 73	505	64 07	555	70 42	605	76 76
306	38 82	356	45 17	406	51 51	456	57 85	506	64 20	556	70 54	606	76 89
307	38 95	357	45 29	407	51 64	457	57 98	507	64 33	557	70 67	607	77 01
308	39 08	358	45 42	408	51 76	458	58 11	508	64 45	558	70 80	608	77 14
309	39 20	359	45 55	409	51 89	459	58 24	509	64 58	559	70 92	609	77 27
310	39 33	360	45 67	410	52 02	460	58 36	510	64 71	560	71 05	610	77 39
311	39 46	361	45 80	411	52 15	461	58 49	511	64 83	561	71 18	611	77 52
312	39 58	362	45 93	412	52 27	462	58 62	512	64 96	562	71 30	612	77 65
313	39 71	363	46 06	413	52 40	463	58 74	513	65 09	563	71 43	613	77 77
314	39 84	364	46 18	414	52 53	464	58 87	514	65 21	564	71 56	614	77 90
315	39 97	365	46 31	415	52 65	465	59 00	515	65 34	565	71 68	615	78 03
316	40 09	366	46 44	416	52 78	466	59 12	516	65 47	566	71 81	616	78 15
317	40 22	367	46 56	417	52 91	467	59 25	517	65 59	567	71 94	617	78 28
318	40 35	368	46 69	418	53 03	468	59 38	518	65 72	568	72 06	618	78 41
319	40 47	369	46 82	419	53 16	469	59 50	519	65 85	569	72 19	619	78 54
320	40 60	370	46 94	420	53 29	470	59 63	520	65 97	570	72 32	620	78 66
321	40 73	371	47 07	421	53 41	471	59 76	521	66 10	571	72 45	621	78 79
322	40 85	372	47 20	422	53 54	472	59 88	522	66 23	572	72 57	622	78 92
323	40 98	373	47 32	423	53 67	473	60 01	523	66 36	573	72 70	623	79 04
324	41 11	374	47 45	424	53 79	474	60 14	524	66 48	574	72 83	624	79 17
325	41 23	375	47 58	425	53 92	475	60 27	525	66 61	575	72 95	625	79 30
326	41 36	376	47 70	426	54 05	476	60 39	526	66 74	576	73 08	626	79 42
327	41 49	377	47 83	427	54 18	477	60 52	527	66 86	577	73 21	627	79 55
328	41 61	378	47 96	428	54 30	478	60 65	528	66 99	578	73 33	628	79 68
329	41 74	379	48 09	429	54 43	479	60 77	529	67 12	579	73 46	629	79 80
330	41 87	380	48 21	430	54 56	480	60 90	530	67 24	580	73 59	630	79 93
331	42 00	381	48 34	431	54 68	481	61 03	531	67 37	581	73 71	631	80 06
332	42 12	382	48 47	432	54 81	482	61 15	532	67 50	582	73 84	632	80 18
333	42 25	383	48 59	433	54 94	483	61 28	533	67 62	583	73 97	633	80 31
334	42 38	384	48 72	434	55 06	484	61 41	534	67 75	584	74 09	634	80 44
335	42 50	385	48 85	435	55 19	485	61 53	535	67 88	585	74 22	635	80 57
336	42 63	386	48 97	436	55 32	486	61 66	536	68 00	586	74 35	636	80 69
337	42 76	387	49 10	437	55 44	487	61 79	537	68 13	587	74 48	637	80 82
338	42 88	388	49 23	438	55 57	488	61 91	538	68 26	588	74 60	638	80 95
339	43 01	389	49 35	439	55 70	489	62 04	539	68 39	589	74 73	639	81 07
340	43 14	390	49 48	440	55 82	490	62 17	540	68 51	590	74 86	640	81 20
341	43 26	391	49 61	441	55 95	491	62 30	541	68 64	591	74 98	641	81 33
342	43 39	392	49 73	442	56 08	492	62 42	542	68 77	592	75 11	642	81 45
343	43 52	393	49 86	443	56 21	493	62 55	543	68 89	593	75 24	643	81 58
344	43 64	394	49 99	444	56 33	494	62 68	544	69 02	594	75 36	644	81 71
345	43 77	395	50 12	445	56 46	495	62 80	545	69 15	595	75 49	645	81 83
346	43 90	396	50 24	446	56 59	496	62 93	546	69 27	596	75 62	646	81 96
347	44 03	397	50 37	447	56 71	497	63 06	547	69 40	597	75 74	647	82 09
348	44 15	398	50 50	448	56 84	498	63 18	548	69 53	598	75 87	648	82 21
349	44 28	399	50 62	449	56 97	499	63 31	549	69 65	599	76 00	649	82 34

COTTON SELLER'S TABLE From 300 to 649 Lbs at 12³/₄C

300	38 25	350	44 62	400	51 00	450	57 37	500	63 75	550	70 12	600	76 50
301	38 38	351	44 75	401	51 13	451	57 50	501	63 88	551	70 25	601	76 63
302	38 50	352	44 88	402	51 25	452	57 63	502	64 00	552	70 38	602	76 75
303	38 63	353	45 01	403	51 38	453	57 76	503	64 13	553	70 51	603	76 88
304	38 76	354	45 13	404	51 51	454	57 88	504	64 26	554	70 63	604	77 01
305	38 89	355	45 26	405	51 64	455	58 01	505	64 39	555	70 76	605	77 14
306	39 01	356	45 39	406	51 76	456	58 14	506	64 51	556	70 89	606	77 26
307	39 14	357	45 52	407	51 89	457	58 27	507	64 64	557	71 02	607	77 39
308	39 27	358	45 64	408	52 02	458	58 39	508	64 77	558	71 14	608	77 52
309	39 40	359	45 77	409	52 15	459	58 52	509	64 90	559	71 27	609	77 65
310	39 52	360	45 90	410	52 27	460	58 65	510	65 02	560	71 40	610	77 77
311	39 65	361	46 03	411	52 40	461	58 78	511	65 15	561	71 53	611	77 90
312	39 78	362	46 15	412	52 53	462	58 90	512	65 28	562	71 65	612	78 03
313	39 91	363	46 28	413	52 66	463	59 03	513	65 41	563	71 78	613	78 16
314	40 03	364	46 41	414	52 78	464	59 16	514	65 53	564	71 91	614	78 28
315	40 16	365	46 54	415	52 91	465	59 29	515	65 66	565	72 04	615	78 41
316	40 29	366	46 66	416	53 04	466	59 41	516	65 79	566	72 16	616	78 54
317	40 42	367	46 79	417	53 17	467	59 54	517	65 92	567	72 29	617	78 67
318	40 54	368	46 92	418	53 29	468	59 67	518	66 04	568	72 42	618	78 79
319	40 67	369	47 05	419	53 42	469	59 80	519	66 17	569	72 55	619	78 92
320	40 80	370	47 17	420	53 55	470	59 92	520	66 30	570	72 67	620	79 05
321	40 93	371	47 30	421	53 68	471	60 05	521	66 43	571	72 80	621	79 18
322	41 05	372	47 43	422	53 80	472	60 18	522	66 55	572	72 93	622	79 30
323	41 18	373	47 56	423	53 93	473	60 31	523	66 68	573	73 06	623	79 43
324	41 31	374	47 68	424	54 06	474	60 43	524	66 81	574	73 18	624	79 56
325	41 44	375	47 81	425	54 19	475	60 56	525	66 94	575	73 31	625	79 69
326	41 56	376	47 94	426	54 31	476	60 69	526	67 06	576	73 44	626	79 81
327	41 69	377	48 07	427	54 44	477	60 82	527	67 19	577	73 57	627	79 94
328	41 82	378	48 19	428	54 57	478	60 94	528	67 32	578	73 69	628	80 07
329	41 95	379	48 32	429	54 70	479	61 07	529	67 45	579	73 82	629	80 20
330	42 07	380	48 45	430	54 82	480	61 20	530	67 57	580	73 95	630	80 32
331	42 20	381	48 58	431	54 95	481	61 33	531	67 70	581	74 08	631	80 45
332	42 33	382	48 70	432	55 08	482	61 45	532	67 83	582	74 20	632	80 58
333	42 46	383	48 83	433	55 21	483	61 58	533	67 96	583	74 33	633	80 71
334	42 58	384	48 96	434	55 33	484	61 71	534	68 08	584	74 46	634	80 83
335	42 71	385	49 09	435	55 46	485	61 84	535	68 21	585	74 59	635	80 96
336	42 84	386	49 21	436	55 59	486	61 96	536	68 34	586	74 71	636	81 09
337	42 97	387	49 34	437	55 72	487	62 09	537	68 47	587	74 84	637	81 22
338	43 09	388	49 47	438	55 84	488	62 22	538	68 59	588	74 97	638	81 34
339	43 22	389	49 60	439	55 97	489	62 35	539	68 72	589	75 10	639	81 47
340	43 35	390	49 72	440	56 10	490	62 47	540	68 85	590	75 22	640	81 60
341	43 48	391	49 85	441	56 23	491	62 60	541	68 98	591	75 35	641	81 73
342	43 60	392	49 98	442	56 35	492	62 73	542	69 10	592	75 48	642	81 85
343	43 73	393	50 11	443	56 48	493	62 86	543	69 23	593	75 61	643	81 98
344	43 86	394	50 23	444	56 61	494	62 98	544	69 36	594	75 73	644	82 11
345	43 99	395	50 36	445	56 74	495	63 11	545	69 49	595	75 86	645	82 24
346	44 11	396	50 49	446	56 86	496	63 24	546	69 61	596	75 99	646	82 36
347	44 24	397	50 62	447	56 99	497	63 37	547	69 74	597	76 12	647	82 49
348	44 37	398	50 74	448	57 12	498	63 49	548	69 87	598	76 24	648	82 62
349	44 50	399	50 87	449	57 25	499	63 62	549	70 00	599	76 37	649	82 75

COTTON SELLER'S TABLE From 300 to 649 Lbs at **12¹³/₁₆C**

300	38	44	350	44	84	400	51	25	450	57	66	500	64	06	550	70	47	600	76	87
301	38	57	351	44	97	401	51	38	451	57	78	501	64	19	551	70	60	601	77	00
302	38	69	352	45	10	402	51	51	452	57	91	502	64	32	552	70	72	602	77	13
303	38	82	353	45	23	403	51	63	453	58	04	503	64	45	553	70	85	603	77	26
304	38	95	354	45	36	404	51	76	454	58	17	504	64	57	554	70	98	604	77	39
305	39	08	355	45	48	405	51	89	455	58	30	505	64	70	555	71	11	605	77	52
306	39	21	356	45	61	406	52	02	456	58	42	506	64	83	556	71	24	606	77	64
307	39	33	357	45	74	407	52	15	457	58	55	507	64	96	557	71	37	607	77	77
308	39	46	358	45	87	408	52	27	458	58	68	508	65	09	558	71	49	608	77	90
309	39	59	359	46	00	409	52	40	459	58	81	509	65	22	559	71	62	609	78	03
310	39	72	360	46	12	410	52	53	460	58	94	510	65	34	560	71	75	610	78	16
311	39	85	361	46	25	411	52	66	461	59	07	511	65	47	561	71	88	611	78	28
312	39	97	362	46	38	412	52	79	462	59	19	512	65	60	562	72	01	612	78	41
313	40	10	363	46	51	413	52	92	463	59	32	513	65	73	563	72	13	613	78	54
314	40	23	364	46	64	414	53	04	464	59	45	514	65	86	564	72	26	614	78	67
315	40	36	365	46	77	415	53	17	465	59	58	515	65	98	565	72	39	615	78	80
316	40	49	366	46	89	416	53	30	466	59	71	516	66	11	566	72	52	616	78	92
317	40	62	367	47	02	417	53	43	467	59	83	517	66	24	567	72	65	617	79	05
318	40	74	368	47	15	418	53	56	468	59	96	518	66	37	568	72	77	618	79	18
319	40	87	369	47	28	419	53	68	469	60	09	519	66	50	569	72	90	619	79	31
320	41	00	370	47	41	420	53	81	470	60	22	520	66	62	570	73	03	620	79	44
321	41	13	371	47	53	421	53	94	471	60	35	521	66	75	571	73	16	621	79	57
322	41	26	372	47	66	422	54	07	472	60	47	522	66	88	572	73	29	622	79	69
323	41	38	373	47	79	423	54	20	473	60	60	523	67	01	573	73	42	623	79	82
324	41	51	374	47	92	424	54	32	474	60	73	524	67	14	574	73	54	624	79	95
325	41	64	375	48	05	425	54	45	475	60	86	525	67	27	575	73	67	625	80	08
326	41	77	376	48	17	426	54	58	476	60	99	526	67	39	576	73	80	626	80	21
327	41	90	377	48	30	427	54	71	477	61	12	527	67	52	577	73	93	627	80	33
328	42	02	378	48	43	428	54	84	478	61	24	528	67	65	578	74	06	628	80	46
329	42	15	379	48	56	429	54	97	479	61	37	529	67	78	579	74	18	629	80	59
330	42	28	380	48	69	430	55	09	480	61	50	530	67	91	580	74	31	630	80	72
331	42	41	381	48	82	431	55	22	481	61	63	531	68	03	581	74	44	631	80	85
332	42	54	382	48	94	432	55	35	482	61	76	532	68	16	582	74	57	632	80	97
333	42	67	383	49	07	433	55	48	483	61	88	533	68	29	583	74	70	633	81	10
334	42	79	384	49	20	434	55	61	484	62	01	534	68	42	584	74	82	634	81	23
335	42	92	385	49	33	435	55	73	485	62	14	535	68	55	585	74	95	635	81	36
336	43	05	386	49	46	436	55	86	486	62	27	536	68	67	586	75	08	636	81	49
337	43	18	387	49	58	437	55	99	487	62	40	537	68	80	587	75	21	637	81	62
338	43	31	388	49	71	438	56	12	488	62	52	538	68	93	588	75	34	638	81	74
339	43	43	389	49	84	439	56	25	489	62	65	539	69	06	589	75	47	639	81	87
340	43	56	390	49	97	440	56	37	490	62	78	540	69	19	590	75	59	640	82	00
341	43	69	391	50	10	441	56	50	491	62	91	541	69	32	591	75	72	641	82	13
342	43	82	392	50	22	442	56	63	492	63	04	542	69	44	592	75	85	642	82	26
343	43	95	393	50	35	443	56	76	493	63	17	543	69	57	593	75	98	643	82	38
344	44	07	394	50	48	444	56	89	494	63	29	544	69	70	594	76	11	644	82	51
345	44	20	395	50	61	445	57	02	495	63	42	545	69	83	595	76	24	645	82	64
346	44	33	396	50	74	446	57	14	496	63	55	546	69	96	596	76	36	646	82	77
347	44	46	397	50	87	447	57	27	497	63	68	547	70	08	597	76	49	647	82	90
348	44	59	398	50	99	448	57	40	498	63	81	548	70	21	598	76	62	648	83	02
349	44	72	399	51	12	449	57	53	499	63	93	549	70	34	599	76	75	649	83	15

COTTON SELLER'S TABLE From 300 to 649 Lbs at 127c

300	38 62	350	45 06	400	51 50	450	57 94	500	64 37	550	70 81	600	77 25
301	38 75	351	45 19	401	51 63	451	58 07	501	64 50	551	70 94	601	77 38
302	38 88	352	45 32	402	51 76	452	58 19	502	64 63	552	71 07	602	77 51
303	39 01	353	45 45	403	51 89	453	58 32	503	64 76	553	71 20	603	77 64
304	39 14	354	45 58	404	52 01	454	58 45	504	64 89	554	71 33	604	77 76
305	39 27	355	45 71	405	52 14	455	58 58	505	65 02	555	71 46	605	77 89
306	39 40	356	45 83	406	52 27	456	58 71	506	65 15	556	71 58	606	78 02
307	39 53	357	45 96	407	52 40	457	58 84	507	65 28	557	71 71	607	78 15
308	39 65	358	46 09	408	52 53	458	58 97	508	65 40	558	71 84	608	78 28
309	39 78	359	46 22	409	52 66	459	59 10	509	65 53	559	71 97	609	78 41
310	39 91	360	46 35	410	52 79	460	59 22	510	65 66	560	72 10	610	78 54
311	40 04	361	46 48	411	52 92	461	59 35	511	65 79	561	72 23	611	78 67
312	40 17	362	46 61	412	53 04	462	59 48	512	65 92	562	72 36	612	78 79
313	40 30	363	46 74	413	53 17	463	59 61	513	66 05	563	72 49	613	78 92
314	40 43	364	46 86	414	53 30	464	59 74	514	66 18	564	72 61	614	79 05
315	40 56	365	46 99	415	53 43	465	59 87	515	66 31	565	72 74	615	79 18
316	40 68	366	47 12	416	53 56	466	60 00	516	66 43	566	72 87	616	79 31
317	40 81	367	47 25	417	53 69	467	60 13	517	66 56	567	73 00	617	79 44
318	40 94	368	47 38	418	53 82	468	60 25	518	66 69	568	73 13	618	79 57
319	41 07	369	47 51	419	53 95	469	60 38	519	66 82	569	73 26	619	79 70
320	41 20	370	47 64	420	54 07	470	60 51	520	66 95	570	73 39	620	79 82
321	41 33	371	47 77	421	54 20	471	60 64	521	67 08	571	73 52	621	79 95
322	41 46	372	47 89	422	54 33	472	60 77	522	67 21	572	73 64	622	80 08
323	41 59	373	48 02	423	54 46	473	60 90	523	67 34	573	73 77	623	80 21
324	41 71	374	48 15	424	54 59	474	61 03	524	67 46	574	73 90	624	80 34
325	41 84	375	48 28	425	54 72	475	61 16	525	67 59	575	74 03	625	80 47
326	41 97	376	48 41	426	54 85	476	61 28	526	67 72	576	74 16	626	80 60
327	42 10	377	48 54	427	54 98	477	61 41	527	67 85	577	74 29	627	80 73
328	42 23	378	48 67	428	55 10	478	61 54	528	67 98	578	74 42	628	80 85
329	42 36	379	48 80	429	55 23	479	61 67	529	68 11	579	74 55	629	80 98
330	42 49	380	48 92	430	55 36	480	61 80	530	68 24	580	74 67	630	81 11
331	42 62	381	49 05	431	55 49	481	61 93	531	68 37	581	74 80	631	81 24
332	42 74	382	49 18	432	55 62	482	62 06	532	68 49	582	74 93	632	81 37
333	42 87	383	49 31	433	55 75	483	62 19	533	68 62	583	75 06	633	81 50
334	43 00	384	49 44	434	55 88	484	62 31	534	68 75	584	75 19	634	81 63
335	43 13	385	49 57	435	56 01	485	62 44	535	68 88	585	75 32	635	81 76
336	43 26	386	49 70	436	56 13	486	62 57	536	69 01	586	75 45	636	81 88
337	43 39	387	49 83	437	56 26	487	62 70	537	69 14	587	75 58	637	82 01
338	43 52	388	49 95	438	56 39	488	62 83	538	69 27	588	75 70	638	82 14
339	43 65	389	50 08	439	56 52	489	62 96	539	69 40	589	75 83	639	82 27
340	43 77	390	50 21	440	56 65	490	63 09	540	69 52	590	75 96	640	82 40
341	43 90	391	50 34	441	56 78	491	63 22	541	69 65	591	76 09	641	82 53
342	44 03	392	50 47	442	56 91	492	63 34	542	69 78	592	76 22	642	82 66
343	44 16	393	50 60	443	57 04	493	63 47	543	69 91	593	76 35	643	82 79
344	44 29	394	50 73	444	57 16	494	63 60	544	70 04	594	76 48	644	82 91
345	44 42	395	50 86	445	57 29	495	63 73	545	70 17	595	76 61	645	83 04
346	44 55	396	50 98	446	57 42	496	63 86	546	70 30	596	76 73	646	83 17
347	44 68	397	51 11	447	57 55	497	63 99	547	70 43	597	76 86	647	83 30
348	44 80	398	51 24	448	57 68	498	64 12	548	70 55	598	76 99	648	83 43
349	44 93	399	51 37	449	57 81	499	64 25	549	70 68	599	77 12	649	83 56

COTTON SELLER'S TABLE From 300 to 649 Lbs at **12¹⁵/₁₆C**

300	38 8 1	350	45 28	400	51 75	450	58 22	500	64 69	550	71 16	600	77 62
301	38 9 4	351	45 41	401	51 88	451	58 35	501	64 82	551	71 29	601	77 75
302	39 0 7	352	45 54	402	52 0 1	452	58 48	502	64 95	552	71 41	602	77 88
303	39 20	353	45 67	403	52 14	453	58 61	503	65 0 8	553	71 54	603	78 0 1
304	39 33	354	45 80	404	52 27	454	58 74	504	65 20	554	71 67	604	78 14
305	39 46	355	45 93	405	52 40	455	58 87	505	65 33	555	71 80	605	78 27
306	39 59	356	46 06	406	52 53	456	58 99	506	65 46	556	71 93	606	78 40
307	39 72	357	46 19	407	52 66	457	59 12	507	65 59	557	72 06	607	78 53
308	39 85	358	46 32	408	52 78	458	59 25	508	65 72	558	72 19	608	78 66
309	39 98	359	46 45	409	52 91	459	59 38	509	65 85	559	72 32	609	78 79
310	40 11	360	46 57	410	53 04	460	59 51	510	65 98	560	72 45	610	78 92
311	40 24	361	46 70	411	53 17	461	59 64	511	66 11	561	72 58	611	79 05
312	40 36	362	46 83	412	53 30	462	59 77	512	66 24	562	72 71	612	79 18
313	40 49	363	46 96	413	53 43	463	59 90	513	66 37	563	72 84	613	79 31
314	40 62	364	47 09	414	53 56	464	60 03	514	66 50	564	72 97	614	79 44
315	40 75	365	47 22	415	53 69	465	60 16	515	66 63	565	73 10	615	79 57
316	40 88	366	47 35	416	53 82	466	60 29	516	66 76	566	73 23	616	79 69
317	41 01	367	47 48	417	53 95	467	60 42	517	66 89	567	73 36	617	79 82
318	41 14	368	47 61	418	54 08	468	60 55	518	67 02	568	73 48	618	79 95
319	41 27	369	47 74	419	54 21	469	60 68	519	67 15	569	73 61	619	80 08
320	41 40	370	47 87	420	54 34	470	60 81	520	67 27	570	73 74	620	80 21
321	41 53	371	48 00	421	54 47	471	60 94	521	67 40	571	73 87	621	80 34
322	41 66	372	48 13	422	54 60	472	61 06	522	67 53	572	74 00	622	80 47
323	41 79	373	48 26	423	54 73	473	61 19	523	67 66	573	74 13	623	80 60
324	41 92	374	48 39	424	54 85	474	61 32	524	67 79	574	74 26	624	80 73
325	42 05	375	48 52	425	54 98	475	61 45	525	67 92	575	74 39	625	80 86
326	42 18	376	48 64	426	55 11	476	61 58	526	68 05	576	74 52	626	80 99
327	42 31	377	48 77	427	55 24	477	61 71	527	68 18	577	74 65	627	81 12
328	42 43	378	48 90	428	55 37	478	61 84	528	68 31	578	74 78	628	81 25
329	42 56	379	49 03	429	55 50	479	61 97	529	68 44	579	74 91	629	81 38
330	42 69	380	49 16	430	55 63	480	62 10	530	68 57	580	75 04	630	81 51
331	42 82	381	49 29	431	55 76	481	62 23	531	68 70	581	75 17	631	81 64
332	42 95	382	49 42	432	55 89	482	62 36	532	68 83	582	75 30	632	81 76
333	43 08	383	49 55	433	56 02	483	62 49	533	68 96	583	75 43	633	81 89
334	43 21	384	49 68	434	56 15	484	62 62	534	69 09	584	75 55	634	82 02
335	43 34	385	49 81	435	56 28	485	62 75	535	69 22	585	75 68	635	82 15
336	43 47	386	49 94	436	56 41	486	62 88	536	69 34	586	75 81	636	82 28
337	43 60	387	50 07	437	56 54	487	63 01	537	69 47	587	75 94	637	82 41
338	43 73	388	50 20	438	56 67	488	63 13	538	69 60	588	76 07	638	82 54
339	43 86	389	50 33	439	56 80	489	63 26	539	69 73	589	76 20	639	82 67
340	43 99	390	50 46	440	56 92	490	63 39	540	69 86	590	76 33	640	82 80
341	44 12	391	50 59	441	57 05	491	63 52	541	69 99	591	76 46	641	82 93
342	44 25	392	50 71	442	57 18	492	63 65	542	70 12	592	76 59	642	83 06
343	44 38	393	50 84	443	57 31	493	63 78	543	70 25	593	76 72	643	83 19
344	44 50	394	50 97	444	57 44	494	63 91	544	70 38	594	76 85	644	83 32
345	44 63	395	51 10	445	57 57	495	64 04	545	70 51	595	76 98	645	83 45
346	44 76	396	51 23	446	57 70	496	64 17	546	70 64	596	77 11	646	83 58
347	44 89	397	51 36	447	57 83	497	64 30	547	70 77	597	77 24	647	83 71
348	45 02	398	51 49	448	57 96	498	64 43	548	70 90	598	77 37	648	83 83
349	45 15	399	51 62	449	58 09	499	64 56	549	71 03	599	77 50	649	83 96

COTTON SELLER'S TABLE From 300 to 649 Lbs at **13c**

300	39	00	350	45	50	400	52	00	450	58	50	500	65	00	550	71	50	600	78	00
301	39	13	351	45	63	401	52	13	451	58	63	501	65	13	551	71	63	601	78	13
302	39	26	352	45	76	402	52	26	452	58	76	502	65	26	552	71	76	602	78	26
303	39	39	353	45	89	403	52	39	453	58	89	503	65	39	553	71	89	603	78	39
304	39	52	354	46	02	404	52	52	454	59	02	504	65	52	554	72	02	604	78	52
305	39	65	355	46	15	405	52	65	455	59	15	505	65	65	555	72	15	605	78	65
306	39	78	356	46	28	406	52	78	456	59	28	506	65	78	556	72	28	606	78	78
307	39	91	357	46	41	407	52	91	457	59	41	507	65	91	557	72	41	607	78	91
308	40	04	358	46	54	408	53	04	458	59	54	508	66	04	558	72	54	608	79	04
309	40	17	359	46	67	409	53	17	459	59	67	509	66	17	559	72	67	609	79	17
310	40	30	360	46	80	410	53	30	460	59	80	510	66	30	560	72	80	610	79	30
311	40	43	361	46	93	411	53	43	461	59	93	511	66	43	561	72	93	611	79	43
312	40	56	362	47	06	412	53	56	462	60	06	512	66	56	562	73	06	612	79	56
313	40	69	363	47	19	413	53	69	463	60	19	513	66	69	563	73	19	613	79	69
314	40	82	364	47	32	414	53	82	464	60	32	514	66	82	564	73	32	614	79	82
315	40	95	365	47	45	415	53	95	465	60	45	515	66	95	565	73	45	615	79	95
316	41	08	366	47	58	416	54	08	466	60	58	516	67	08	566	73	58	616	80	08
317	41	21	367	47	71	417	54	21	467	60	71	517	67	21	567	73	71	617	80	21
318	41	34	368	47	84	418	54	34	468	60	84	518	67	34	568	73	84	618	80	34
319	41	47	369	47	97	419	54	47	469	60	97	519	67	47	569	73	97	619	80	47
320	41	60	370	48	10	420	54	60	470	61	10	520	67	60	570	74	10	620	80	60
321	41	73	371	48	23	421	54	73	471	61	23	521	67	73	571	74	23	621	80	73
322	41	86	372	48	36	422	54	86	472	61	36	522	67	86	572	74	36	622	80	86
323	41	99	373	48	49	423	54	99	473	61	49	523	67	99	573	74	49	623	80	99
324	42	12	374	48	62	424	55	12	474	61	62	524	68	12	574	74	62	624	81	12
325	42	25	375	48	75	425	55	25	475	61	75	525	68	25	575	74	75	625	81	25
326	42	38	376	48	88	426	55	38	476	61	88	526	68	38	576	74	88	626	81	38
327	42	51	377	49	01	427	55	51	477	62	01	527	68	51	577	75	01	627	81	51
328	42	64	378	49	14	428	55	64	478	62	14	528	68	64	578	75	14	628	81	64
329	42	77	379	49	27	429	55	77	479	62	27	529	68	77	579	75	27	629	81	77
330	42	90	380	49	40	430	55	90	480	62	40	530	68	90	580	75	40	630	81	90
331	43	03	381	49	53	431	56	03	481	62	53	531	69	03	581	75	53	631	82	03
332	43	16	382	49	66	432	56	16	482	62	66	532	69	16	582	75	66	632	82	16
333	43	29	383	49	79	433	56	29	483	62	79	533	69	29	583	75	79	633	82	29
334	43	42	384	49	92	434	56	42	484	62	92	534	69	42	584	75	92	634	82	42
335	43	55	385	50	05	435	56	55	485	63	05	535	69	55	585	76	05	635	82	55
336	43	68	386	50	18	436	56	68	486	63	18	536	69	68	586	76	18	636	82	68
337	43	81	387	50	31	437	56	81	487	63	31	537	69	81	587	76	31	637	82	81
338	43	94	388	50	44	438	56	94	488	63	44	538	69	94	588	76	44	638	82	94
339	44	07	389	50	57	439	57	07	489	63	57	539	70	07	589	76	57	639	83	07
340	44	20	390	50	70	440	57	20	490	63	70	540	70	20	590	76	70	640	83	20
341	44	33	391	50	83	441	57	33	491	63	83	541	70	33	591	76	83	641	83	33
342	44	46	392	50	96	442	57	46	492	63	96	542	70	46	592	76	96	642	83	46
343	44	59	393	51	09	443	57	59	493	64	09	543	70	59	593	77	09	643	83	59
344	44	72	394	51	22	444	57	72	494	64	22	544	70	72	594	77	22	644	83	72
345	44	85	395	51	35	445	57	85	495	64	35	545	70	85	595	77	35	645	83	85
346	44	98	396	51	48	446	57	98	496	64	48	546	70	98	596	77	48	646	83	98
347	45	11	397	51	61	447	58	11	497	64	61	547	71	11	597	77	61	647	84	11
348	45	24	398	51	74	448	58	24	498	64	74	548	71	24	598	77	74	648	84	24
349	45	37	399	51	87	449	58	37	499	64	87	549	71	37	599	77	87	649	84	37

COTTON SELLER'S TABLE From 300 to 649 Lbs at **131¹/₆C**

300	39	19	350	45	72	400	52	25	450	58	78	500	65	31	550	71	84	600	78	37
301	39	32	351	45	85	401	52	38	451	58	91	501	65	44	551	71	97	601	78	51
302	39	45	352	45	98	402	52	51	452	59	04	502	65	57	552	72	10	602	78	64
303	39	58	353	46	11	403	52	64	453	59	17	503	65	70	553	72	24	603	78	77
304	39	71	354	46	24	404	52	77	454	59	30	504	65	83	554	72	37	604	78	90
305	39	84	355	46	37	405	52	90	455	59	43	505	65	97	555	72	50	605	79	03
306	39	97	356	46	50	406	53	03	456	59	56	506	66	10	556	72	63	606	79	16
307	40	10	357	46	63	407	53	16	457	59	70	507	66	23	557	72	76	607	79	29
308	40	23	358	46	76	408	53	29	458	59	83	508	66	36	558	72	89	608	79	42
309	40	36	359	46	89	409	53	43	459	59	96	509	66	49	559	73	02	609	79	55
310	40	49	360	47	02	410	53	56	460	60	09	510	66	62	560	73	15	610	79	68
311	40	62	361	47	16	411	53	69	461	60	22	511	66	75	561	73	28	611	79	81
312	40	75	362	47	29	412	53	82	462	60	35	512	66	88	562	73	41	612	79	94
313	40	89	363	47	42	413	53	95	463	60	48	513	67	01	563	73	54	613	80	07
314	41	02	364	47	55	414	54	08	464	60	61	514	67	14	564	73	67	614	80	20
315	41	15	365	47	68	415	54	21	465	60	74	515	67	27	565	73	80	615	80	33
316	41	28	366	47	81	416	54	34	466	60	87	516	67	40	566	73	93	616	80	46
317	41	41	367	47	94	417	54	47	467	61	00	517	67	53	567	74	06	617	80	60
318	41	54	368	48	07	418	54	60	468	61	13	518	67	66	568	74	19	618	80	73
319	41	67	369	48	20	419	54	73	469	61	26	519	67	79	569	74	33	619	80	86
320	41	80	370	48	33	420	54	86	470	61	39	520	67	92	570	74	46	620	80	99
321	41	93	371	48	46	421	54	99	471	61	52	521	68	05	571	74	59	621	81	12
322	42	06	372	48	59	422	55	12	472	61	65	522	68	19	572	74	72	622	81	25
323	42	19	373	48	72	423	55	25	473	61	79	523	68	32	573	74	85	623	81	38
324	42	32	374	48	85	424	55	38	474	61	92	524	68	45	574	74	98	624	81	51
325	42	45	375	48	98	425	55	52	475	62	05	525	68	58	575	75	11	625	81	64
326	42	58	376	49	11	426	55	65	476	62	18	526	68	71	576	75	24	626	81	77
327	42	71	377	49	25	427	55	78	477	62	31	527	68	84	577	75	37	627	81	90
328	42	84	378	49	38	428	55	91	478	62	44	528	68	97	578	75	50	628	82	03
329	42	98	379	49	51	429	56	04	479	62	57	529	69	10	579	75	63	629	82	16
330	43	11	380	49	64	430	56	17	480	62	70	530	69	23	580	75	76	630	82	29
331	43	24	381	49	77	431	56	30	481	62	83	531	69	36	581	75	89	631	82	42
332	43	37	382	49	90	432	56	43	482	62	96	532	69	49	582	76	02	632	82	55
333	43	50	383	50	03	433	56	56	483	63	09	533	69	62	583	76	15	633	82	69
334	42	63	384	50	16	434	56	69	484	63	22	534	69	75	584	76	28	634	82	82
335	43	76	385	50	29	435	56	82	485	63	35	535	69	88	585	76	42	635	82	95
336	43	89	386	50	42	436	56	95	486	63	48	536	70	01	586	76	55	636	83	08
337	44	02	387	50	55	437	57	08	487	63	61	537	70	15	587	76	68	637	83	21
338	44	15	388	50	68	438	57	21	488	63	74	538	70	28	588	76	81	638	83	34
339	44	28	389	50	81	439	57	34	489	63	88	539	70	41	589	76	94	639	83	47
340	44	41	390	50	94	440	57	47	490	64	01	540	70	54	590	77	07	640	83	60
341	44	54	391	51	07	441	57	61	491	64	14	541	70	67	591	77	20	641	83	73
342	44	67	392	51	20	442	57	74	492	64	27	542	70	80	592	77	33	642	83	86
343	44	80	393	51	34	443	57	87	493	64	40	543	70	93	593	76	46	643	83	98
344	44	93	394	51	47	444	58	00	494	64	53	544	71	06	594	77	59	644	84	12
345	45	07	395	51	60	445	58	13	495	64	66	545	71	19	595	77	72	645	84	25
346	45	20	396	51	73	446	58	26	496	64	79	546	71	32	596	77	85	646	84	38
347	45	33	397	51	86	447	58	39	497	64	92	547	71	45	597	77	98	647	84	51
348	45	46	398	51	99	448	58	52	498	65	05	548	71	58	598	78	11	648	84	64
349	45	59	399	52	12	449	58	65	499	65	18	549	71	71	599	78	24	649	84	78

COTTON SELLER'S TABLE From 300 to 649 Lbs at **13¹/₂c**

300	39	37	350	45	94	400	52	50	450	59	06	500	65	62	550	72	19	600	78	75
301	39	51	351	46	07	401	52	63	451	59	19	501	65	76	551	72	32	601	78	88
302	39	64	352	46	20	402	52	76	452	59	32	502	65	89	552	72	45	602	79	01
303	39	77	353	46	33	403	52	89	453	59	46	503	66	02	553	72	58	603	79	14
304	39	90	354	46	46	404	53	02	454	59	59	504	66	15	554	72	71	604	79	27
305	40	03	355	46	59	405	53	16	455	59	72	505	66	28	555	72	84	605	79	41
306	40	16	356	46	72	406	53	29	456	59	85	506	66	41	556	72	97	606	79	54
307	40	29	357	46	86	407	53	42	457	59	98	507	66	54	557	73	11	607	79	67
308	40	42	358	46	99	408	53	55	458	60	11	508	66	67	558	73	24	608	79	80
309	40	56	359	47	12	409	53	68	459	60	24	509	66	81	559	73	37	609	79	93
310	40	69	360	47	25	410	53	81	460	60	37	510	66	94	560	73	50	610	80	06
311	40	82	361	47	38	411	53	94	461	60	51	511	67	07	561	73	63	611	80	19
312	40	95	362	47	51	412	54	07	462	60	64	512	67	20	562	73	76	612	80	32
313	41	08	363	47	64	413	54	21	463	60	77	513	67	33	563	73	89	613	80	46
314	41	21	364	47	77	414	54	34	464	60	90	514	67	46	564	74	02	614	80	59
315	41	34	365	47	91	415	54	47	465	61	03	515	67	59	565	74	16	615	80	72
316	41	47	366	48	04	416	54	60	466	61	16	516	67	72	566	74	29	616	80	85
317	41	61	367	48	17	417	54	73	467	61	29	517	67	86	567	74	42	617	80	98
318	41	74	368	48	30	418	54	86	468	61	42	518	67	99	568	74	55	618	81	11
319	41	87	369	48	43	419	54	99	469	61	56	519	68	12	569	74	68	619	81	24
320	42	00	370	48	56	420	55	12	470	61	69	520	68	25	570	74	81	620	81	37
321	42	13	371	48	69	421	55	26	471	61	82	521	68	38	571	74	94	621	81	51
322	42	26	372	48	82	422	55	39	472	61	95	522	68	51	572	75	07	622	81	64
323	42	39	373	48	96	423	55	52	473	62	08	523	68	64	573	75	21	623	81	77
324	42	52	374	49	09	424	55	65	474	62	21	524	68	77	574	75	34	624	81	90
325	42	66	375	49	22	425	55	78	475	62	34	525	68	91	575	75	47	625	82	03
326	42	79	376	49	35	426	55	91	476	62	47	526	69	04	576	75	60	626	82	16
327	42	92	377	49	48	427	56	04	477	62	61	527	69	17	577	75	73	627	82	29
328	43	05	378	49	61	428	56	17	478	62	74	528	69	30	578	75	86	628	82	42
329	43	18	379	49	74	429	56	31	479	62	87	529	69	43	579	75	99	629	82	56
330	43	31	380	49	87	430	56	44	480	63	00	530	69	56	580	76	12	630	82	69
331	43	44	381	50	01	431	56	57	481	63	13	531	69	69	581	76	26	631	82	82
332	43	57	382	50	14	432	56	70	482	63	26	532	69	82	582	76	39	632	82	95
333	43	71	383	50	27	433	56	83	483	63	39	533	69	96	583	76	52	633	83	08
334	43	84	384	50	40	434	56	96	484	63	52	534	70	09	584	76	65	634	83	21
335	43	97	385	50	53	435	57	09	485	63	66	535	70	22	585	76	78	635	83	34
336	44	10	386	50	66	436	57	22	486	63	79	536	70	35	586	76	91	636	83	47
337	44	23	387	50	79	437	57	36	487	63	92	537	70	48	587	77	04	637	83	61
338	44	36	388	50	92	438	57	49	488	64	05	538	70	61	588	77	17	638	83	74
339	44	49	389	51	06	439	57	62	489	64	18	539	70	74	589	77	31	639	83	87
340	44	62	390	51	19	440	57	75	490	64	31	540	70	87	590	77	44	640	84	00
341	44	76	391	51	32	441	57	88	491	64	44	541	71	01	591	77	57	641	84	13
342	44	89	392	51	45	442	58	01	492	64	57	542	71	14	592	77	70	642	84	26
343	45	02	393	51	58	443	58	14	493	64	71	543	71	27	593	77	83	643	84	39
344	45	15	394	51	71	444	58	27	494	64	84	544	71	40	594	77	96	644	84	52
345	45	28	395	51	84	445	58	41	495	64	97	545	71	53	595	78	09	645	84	66
346	45	41	396	51	97	446	58	54	496	65	10	546	71	66	596	78	22	646	84	79
347	45	54	397	52	11	447	58	67	497	65	23	547	71	79	597	78	36	647	84	92
348	45	67	398	52	24	448	58	80	498	65	36	548	71	92	598	78	49	648	85	05
349	45	81	399	52	37	449	58	93	499	65	49	549	72	06	599	78	62	649	85	18

COTTON SELLER'S TABLE From 300 to 649 Lbs at **13³/₁₆C**

300	39	56	350	46	16	400	52	75	450	59	34	500	65	94	550	72	53	600	79	12
301	39	69	351	46	29	401	52	88	451	59	48	501	66	07	551	72	66	601	79	26
302	39	83	352	46	42	402	53	01	452	59	61	502	66	20	552	72	80	602	79	39
303	39	96	353	46	55	403	53	15	453	59	74	503	66	33	553	72	93	603	79	52
304	40	09	354	46	68	404	53	28	454	59	87	504	66	46	554	73	06	604	79	65
305	40	22	355	46	82	405	53	41	455	60	00	505	66	60	555	73	19	605	79	78
306	40	35	356	46	95	406	53	54	456	60	13	506	66	73	556	73	32	606	79	92
307	40	49	357	47	08	407	53	67	457	60	27	507	66	86	557	73	45	607	80	05
308	40	62	358	47	21	408	53	80	458	60	40	508	66	99	558	73	59	608	80	18
309	40	75	359	47	34	409	53	94	459	60	53	509	67	12	559	73	72	609	80	31
310	40	88	360	47	47	410	54	07	460	60	66	510	67	26	560	73	85	610	80	44
311	41	01	361	47	61	411	54	20	461	60	79	511	67	39	561	73	98	611	80	58
312	41	14	362	47	74	412	54	33	462	60	93	512	67	52	562	74	11	612	80	71
313	41	28	363	47	87	413	54	46	463	61	06	513	67	65	563	74	25	613	80	84
314	41	41	364	48	00	414	54	60	464	61	19	514	67	78	564	74	38	614	80	97
315	41	54	365	48	13	415	54	73	465	61	32	515	67	92	565	74	51	615	81	10
316	41	67	366	48	27	416	54	86	466	61	45	516	68	05	566	74	64	616	81	23
317	41	80	367	48	40	417	54	99	467	61	59	517	68	18	567	74	77	617	81	37
318	41	94	368	48	53	418	55	12	468	61	72	518	68	31	568	74	90	618	81	50
319	42	07	369	48	66	419	55	26	469	61	85	519	68	44	569	75	04	619	81	63
320	42	20	370	48	79	420	55	39	470	61	98	520	68	57	570	75	17	620	81	76
321	42	33	371	48	93	421	55	52	471	62	11	521	68	71	571	75	30	621	81	89
322	42	46	372	49	06	422	55	65	472	62	24	522	68	84	572	75	43	622	82	03
323	42	60	373	49	19	423	55	78	473	62	38	523	68	97	573	75	56	623	82	16
324	42	73	374	49	32	424	55	91	474	62	51	524	69	10	574	75	70	624	82	29
325	42	86	375	49	45	425	56	05	475	62	64	525	69	23	575	75	83	625	82	42
326	42	99	376	49	58	426	56	18	476	62	77	526	69	37	576	75	96	626	82	55
327	43	12	377	49	72	427	56	31	477	62	90	527	69	50	577	76	09	627	82	69
328	43	25	378	49	85	428	56	44	478	63	04	528	69	63	578	76	22	628	82	82
329	43	39	379	49	98	429	56	57	479	63	17	529	69	76	579	76	36	629	82	95
330	43	52	380	50	11	430	56	71	480	63	30	530	69	89	580	76	49	630	83	08
331	43	65	381	50	24	431	56	84	481	63	43	531	70	03	581	76	62	631	83	21
332	43	78	382	50	38	432	56	97	482	63	56	532	70	16	582	76	75	632	83	34
333	43	91	383	50	51	433	57	10	483	63	70	533	70	29	583	76	88	633	83	48
334	44	05	384	50	64	434	57	23	484	63	83	534	70	42	584	77	01	634	83	61
335	44	18	385	50	77	435	57	37	485	63	96	535	70	55	585	77	15	635	83	74
336	44	31	386	50	90	436	57	50	486	64	09	536	70	68	586	77	28	636	83	87
337	44	44	387	51	04	437	57	63	487	64	22	537	70	82	587	77	41	637	84	00
338	44	57	388	51	17	438	57	76	488	64	35	538	70	95	588	77	54	638	84	14
339	44	71	389	51	30	439	57	89	489	64	49	539	71	08	589	77	67	639	84	27
340	44	84	390	51	43	440	58	02	490	64	62	540	71	21	590	77	81	640	84	40
341	44	97	391	51	56	441	58	16	491	64	75	541	71	34	591	77	94	641	84	53
342	45	10	392	51	69	442	58	29	492	64	88	542	71	48	592	78	07	642	84	66
343	45	23	393	51	83	443	58	42	493	65	01	543	71	61	593	78	20	643	84	80
344	45	36	394	51	96	444	58	55	494	65	15	544	71	74	594	78	33	644	84	93
345	45	50	395	52	09	445	58	68	495	65	28	545	71	87	595	78	47	645	85	06
346	45	63	396	52	22	446	58	82	496	65	41	546	72	00	596	78	60	646	85	19
347	45	76	397	52	35	447	58	95	497	65	54	547	72	14	597	78	73	647	85	32
348	45	89	398	52	49	448	59	08	498	65	67	548	72	27	598	78	86	648	85	45
349	46	02	399	52	62	449	59	21	499	65	81	549	72	40	599	78	99	649	85	59

COTTON SELLER'S TABLE From 300 **134C**

649 Lbs at

300	39	75	350	46	73	400	53	00	450	59	62	500	66	25	550	72	87	600	79	50
301	39	88	351	46	15	401	53	13	451	59	76	501	66	38	551	73	01	601	79	63
302	40	01	352	46	46	402	53	26	452	59	89	502	66	51	552	73	14	602	79	76
303	40	15	353	46	77	403	53	40	453	60	02	503	66	65	553	73	27	603	79	90
304	40	28	354	46	09	404	53	53	454	60	15	504	66	78	554	73	40	604	80	03
305	40	41	355	47	40	405	53	66	455	60	29	505	66	91	555	73	54	605	80	16
306	40	54	356	47	71	406	53	79	456	60	42	506	67	04	556	73	67	606	80	29
307	40	68	357	47	03	407	53	93	457	60	55	507	67	18	557	73	80	607	80	43
308	40	81	358	47	34	408	54	06	458	60	68	508	67	31	558	73	93	608	80	56
309	40	94	359	47	75	409	54	19	459	60	82	509	67	44	559	74	07	609	80	69
310	41	07	360	47	07	410	54	32	460	60	95	510	67	57	560	74	20	610	80	82
311	41	21	361	47	38	411	54	46	461	61	08	511	67	71	561	74	33	611	80	96
312	41	34	362	47	69	412	54	59	462	61	21	512	67	84	562	74	46	612	81	09
313	41	47	363	48	01	413	54	72	463	61	35	513	67	97	563	74	60	613	81	22
314	41	60	364	48	32	414	54	85	464	61	48	514	68	10	564	74	73	614	81	35
315	41	74	365	48	63	415	54	99	465	61	61	515	68	24	565	74	86	615	81	49
316	41	87	366	48	94	416	55	12	466	61	74	516	68	37	566	74	99	616	81	62
317	42	00	367	48	63	417	55	25	467	61	88	517	68	50	567	75	13	617	81	75
318	42	13	368	48	76	418	55	38	468	62	01	518	68	63	568	75	26	618	81	88
319	42	26	369	48	89	419	55	52	469	62	14	519	68	77	569	75	39	619	82	02
320	42	40	370	49	02	420	55	65	470	62	27	520	68	90	570	75	52	620	82	15
321	42	53	371	49	16	421	55	78	471	62	41	521	69	03	571	75	66	621	82	28
322	42	66	372	49	29	422	55	91	472	62	54	522	69	16	572	75	79	622	82	41
323	42	79	373	49	42	423	56	05	473	62	67	523	69	30	573	75	92	623	82	55
324	42	93	374	49	55	424	56	18	474	62	80	524	69	43	574	76	05	624	82	68
325	43	06	375	49	69	425	56	31	475	62	94	525	69	56	575	76	19	625	82	81
326	43	19	376	49	82	426	56	44	476	63	07	526	69	69	576	76	32	626	82	94
327	43	32	377	49	95	427	56	58	477	63	20	527	69	83	577	76	45	627	83	08
328	43	46	378	50	08	428	56	71	478	63	33	528	69	96	578	76	58	628	83	21
329	43	59	379	50	22	429	56	84	479	63	47	529	70	09	579	76	72	629	83	34
330	43	72	380	50	35	430	56	97	480	63	60	530	70	22	580	76	85	630	83	47
331	43	85	381	50	48	431	57	11	481	63	73	531	70	36	581	76	98	631	83	61
332	43	99	382	50	61	432	57	24	482	63	86	532	70	49	582	77	11	632	83	74
333	44	12	383	50	75	433	57	37	483	64	00	533	70	62	583	77	25	633	83	87
334	44	25	384	50	88	434	57	50	484	64	13	534	70	75	584	77	38	634	84	00
335	44	39	385	51	01	435	57	64	485	64	26	535	70	89	585	77	51	635	84	14
336	44	52	386	51	14	436	57	77	486	64	39	536	71	02	586	77	64	636	84	27
337	44	65	387	51	28	437	57	90	487	64	53	537	71	15	587	77	78	637	84	40
338	44	78	388	51	41	438	58	03	488	64	66	538	71	28	588	77	91	638	84	53
339	44	92	389	51	54	439	58	17	489	64	79	539	71	42	589	78	04	639	84	67
340	45	05	390	51	67	440	58	30	490	64	92	540	71	55	590	78	17	640	84	80
341	45	18	391	51	81	441	58	43	491	65	06	541	71	68	591	78	31	641	84	93
342	45	31	392	51	94	442	58	56	492	65	19	542	71	81	592	78	44	642	85	06
343	45	45	393	52	07	443	58	70	493	65	32	543	71	95	593	78	57	643	85	20
344	45	58	394	52	20	444	58	83	494	65	45	544	72	08	594	78	70	644	85	33
345	45	71	395	52	34	445	58	96	495	65	59	545	72	21	595	78	84	645	85	46
346	45	84	396	52	47	446	59	09	496	65	72	546	72	34	596	78	97	646	85	59
347	45	98	397	52	60	447	59	23	497	65	85	547	72	48	597	79	10	647	85	73
348	46	11	398	52	73	448	59	36	498	65	98	548	72	61	598	79	23	648	85	86
349	46	24	399	52	87	449	59	49	499	66	12	549	72	74	599	79	37	649	85	99

COTTON SELLER'S TABLE From 300 to 649 Lbs at **13⁵/₁₆C**

300	\$39 94	350	\$46 59	400	\$53 25	450	\$59 91	500	\$66 56	550	\$73 22	600	\$79 87
301	40 07	351	46 73	401	53 38	451	60 04	501	66 70	551	73 35	601	80 01
302	40 20	352	46 86	402	53 52	452	60 17	502	66 83	552	73 48	602	80 14
303	40 34	353	46 99	403	53 65	453	60 31	503	66 96	553	73 62	603	80 27
304	40 47	354	47 13	404	53 78	454	60 44	504	67 09	554	73 75	604	80 41
305	40 60	355	47 26	405	53 92	455	60 57	505	67 23	555	73 88	605	80 54
306	40 74	356	47 39	406	54 05	456	60 70	506	67 36	556	74 02	606	80 67
307	40 87	357	47 53	407	54 18	457	60 84	507	67 49	557	74 15	607	80 81
308	41 00	358	47 66	408	54 31	458	60 97	508	67 63	558	74 28	608	80 94
309	41 14	359	47 79	409	54 45	459	61 10	509	67 76	559	74 42	609	81 07
310	41 27	360	47 92	410	54 58	460	61 24	510	67 89	560	74 55	610	81 21
311	41 40	361	48 06	411	54 71	461	61 37	511	68 03	561	74 68	611	81 34
312	41 53	362	48 19	412	54 85	462	61 50	512	68 16	562	74 82	612	81 47
313	41 67	363	48 32	413	54 98	463	61 64	513	68 29	563	74 95	613	81 61
314	41 80	364	48 46	414	55 11	464	61 77	514	68 43	564	75 08	614	81 74
315	41 93	365	48 59	415	55 25	465	61 90	515	68 56	565	75 22	615	81 87
316	42 07	366	48 72	416	55 38	466	62 04	516	68 69	566	75 35	616	82 00
317	42 20	367	48 86	417	55 51	467	62 17	517	68 83	567	75 48	617	82 14
318	42 33	368	48 99	418	55 65	468	62 30	518	68 96	568	75 61	618	82 27
319	42 47	369	49 12	419	55 78	469	62 44	519	69 09	569	75 75	619	82 40
320	42 60	370	49 26	420	55 91	470	62 57	520	69 22	570	75 88	620	82 54
321	42 73	371	49 39	421	56 05	471	62 70	521	69 36	571	76 01	621	82 67
322	42 87	372	49 52	422	56 18	472	62 83	522	69 49	572	76 15	622	82 80
323	43 00	373	49 66	423	56 31	473	62 87	523	69 62	573	76 28	623	82 94
324	43 13	374	49 79	424	56 44	474	63 10	524	69 76	574	76 41	624	83 07
325	43 27	375	49 92	425	56 58	475	63 23	525	69 89	575	76 55	625	83 20
326	43 40	376	50 05	426	56 71	476	63 37	526	70 02	576	76 68	626	83 34
327	43 53	377	50 19	427	56 84	477	63 50	527	70 16	577	76 81	627	83 47
328	43 66	378	50 32	428	56 98	478	63 63	528	70 29	578	76 95	628	83 60
329	43 80	379	50 45	429	57 11	479	63 77	529	70 42	579	77 08	629	83 74
330	43 93	380	50 59	430	57 24	480	63 90	530	70 56	580	77 21	630	83 87
331	44 06	381	50 72	431	57 38	481	64 03	531	70 69	581	77 35	631	84 00
332	44 20	382	50 85	432	57 51	482	64 17	532	70 82	582	77 48	632	84 13
333	44 33	383	50 99	433	57 64	483	64 30	533	70 96	583	77 61	633	84 27
334	44 46	384	51 12	434	57 78	484	64 43	534	71 09	584	77 74	634	84 40
335	44 60	385	51 25	435	57 91	485	64 57	535	71 22	585	77 88	635	84 53
336	44 73	386	51 39	436	58 04	486	64 70	536	71 35	586	78 01	636	84 67
337	44 86	387	51 52	437	58 18	487	64 83	537	71 49	587	78 14	637	84 80
338	45 00	388	51 65	438	58 31	488	64 96	538	71 62	588	78 28	638	84 93
339	45 13	389	51 79	439	58 44	489	65 10	539	71 75	589	78 41	639	85 07
340	45 26	390	51 92	440	58 57	490	65 23	540	71 89	590	78 54	640	85 20
341	45 40	391	52 05	441	58 71	491	65 36	541	72 02	591	78 68	641	85 33
342	45 53	392	52 18	442	58 84	492	65 50	542	72 15	592	78 81	642	85 47
343	45 66	393	52 32	443	58 97	493	65 63	543	72 29	593	78 94	643	85 60
344	45 79	394	52 45	444	59 11	494	65 76	544	72 42	594	79 08	644	85 73
345	45 93	395	52 58	445	59 24	495	65 90	545	72 55	595	79 21	645	85 87
346	46 06	396	52 72	446	59 37	496	66 03	546	72 69	596	79 34	646	86 00
347	46 19	397	52 85	447	59 51	497	66 16	547	72 82	597	79 48	647	86 13
348	46 33	398	52 98	448	59 64	498	66 30	548	72 95	598	79 61	648	86 26
349	46 46	399	53 12	449	59 77	499	66 43	549	73 09	599	79 74	649	86 40

COTTON SELLER'S TABLE From 300 to 649 Lbs at **13³/₈C**

300	\$40	12	350	\$46	81	400	\$53	50	450	\$60	19	500	\$66	87	550	\$73	56	600	\$80	25
301	40	26	351	46	95	401	53	63	451	60	32	501	67	01	551	73	70	601	80	38
302	40	39	352	47	08	402	53	77	452	60	45	502	67	14	552	73	83	602	80	52
303	40	53	353	47	21	403	53	90	453	60	59	503	67	28	553	73	96	603	80	65
304	40	66	354	47	35	404	54	03	454	60	72	504	67	41	554	74	10	604	80	78
305	40	79	355	47	48	405	54	17	455	60	86	505	67	54	555	74	23	605	80	92
306	40	93	356	47	61	406	54	30	456	60	99	506	67	68	556	74	36	606	81	05
307	41	06	357	47	75	407	54	44	457	61	12	507	67	81	557	74	50	607	81	19
308	41	19	358	47	88	408	54	57	458	61	26	508	67	94	558	74	63	608	81	32
309	41	33	359	48	02	409	54	70	459	61	39	509	68	08	559	74	77	609	81	45
310	41	46	360	48	15	410	54	84	460	61	52	510	68	21	560	74	90	610	81	59
311	41	60	361	48	28	411	54	97	461	61	66	511	68	35	561	75	03	611	81	72
312	41	73	362	48	42	412	55	10	462	61	79	512	68	48	562	75	17	612	81	85
313	41	86	363	48	55	413	55	24	463	61	93	513	68	61	563	75	30	613	81	99
314	42	00	364	48	68	414	55	37	464	62	06	514	68	75	564	75	43	614	82	12
315	42	13	365	48	82	415	55	51	465	62	19	515	68	88	565	75	57	615	82	26
316	42	26	366	48	95	416	55	64	466	62	33	516	69	01	566	75	70	616	82	39
317	42	40	367	49	09	417	55	77	467	62	46	517	69	15	567	75	84	617	82	52
318	42	53	368	49	22	418	55	91	468	62	59	518	69	28	568	75	97	618	82	66
319	42	67	369	49	35	419	56	04	469	62	73	519	69	42	569	76	10	619	82	79
320	42	80	370	49	49	420	56	17	470	62	86	520	69	55	570	76	24	620	82	92
321	42	93	371	49	62	421	56	31	471	63	00	521	69	68	571	76	37	621	83	06
322	43	07	372	49	75	422	56	44	472	63	13	522	69	82	572	76	50	622	83	19
323	43	20	373	49	89	423	56	57	473	63	26	523	69	95	573	76	64	623	83	33
324	43	33	374	50	02	424	56	71	474	63	40	524	70	08	574	76	77	624	83	46
325	43	47	375	50	16	425	56	84	475	63	53	525	70	22	575	76	91	625	83	59
326	43	60	376	50	29	426	56	97	476	63	66	526	70	35	576	77	04	626	83	73
327	43	74	377	50	42	427	57	11	477	63	80	527	70	49	577	77	17	627	83	86
328	43	87	378	50	56	428	57	24	478	63	93	528	70	61	578	77	31	628	83	99
329	44	00	379	50	69	429	57	38	479	64	07	529	70	75	579	77	44	629	84	13
330	44	14	380	50	82	430	57	51	480	64	20	530	70	89	580	77	57	630	84	26
331	44	27	381	50	96	431	57	65	481	64	33	531	71	02	581	77	71	631	84	40
332	44	40	382	51	09	432	57	78	482	64	47	532	71	15	582	77	84	632	84	53
333	44	54	383	51	23	433	57	91	483	64	60	533	71	29	583	77	98	633	84	66
334	44	67	384	51	36	434	58	05	484	64	73	534	71	42	584	78	11	634	84	80
335	44	81	385	51	49	435	58	18	485	64	87	535	71	56	585	78	24	635	84	93
336	44	94	386	51	63	436	58	31	486	65	00	536	71	69	586	78	38	636	85	06
337	45	07	387	51	76	437	58	45	487	65	14	537	71	82	587	78	51	637	85	20
338	45	21	388	51	89	438	58	58	488	65	27	538	71	96	588	78	64	638	85	33
339	45	34	389	52	03	439	58	72	489	65	40	539	72	09	589	78	78	639	85	47
340	45	47	390	52	16	440	58	85	490	65	54	540	72	22	590	78	91	640	85	60
341	45	61	391	52	30	441	58	98	491	65	67	541	72	36	591	79	05	641	85	73
342	45	74	392	52	43	442	59	12	492	65	80	542	72	49	592	79	18	642	85	87
343	45	88	393	52	56	443	59	25	493	65	94	543	72	63	593	79	31	643	86	00
344	46	01	394	52	70	444	59	38	494	66	07	544	72	76	594	79	45	644	86	13
345	46	14	395	52	83	445	59	52	495	66	21	545	72	89	595	79	58	645	86	27
346	46	28	396	52	96	446	59	65	496	66	34	546	73	03	596	79	71	646	86	40
347	46	41	397	53	10	447	59	79	497	66	47	547	73	16	597	79	85	647	86	54
348	46	54	398	53	23	448	59	92	498	66	61	548	73	29	598	79	98	648	86	67
349	46	68	399	53	37	449	60	05	499	66	73	549	73	43	599	80	12	649	86	80

COTTON SELLER'S TABLE From 300 to 649 Lbs at **137 16C**

300	40 31	350	47 03	400	53 75	450	60 47	500	67 19	550	73 91	600	80 62
301	40 45	351	47 17	401	53 88	451	60 60	501	67 32	551	74 04	601	80 76
302	40 58	352	47 30	402	54 02	452	60 74	502	67 46	552	74 17	602	80 89
303	40 72	353	47 43	403	54 15	453	60 87	503	67 59	553	74 31	603	81 03
304	40 85	354	47 57	404	54 29	454	61 01	504	67 72	554	74 44	604	81 16
305	40 98	355	47 70	405	54 42	455	61 14	505	67 86	555	74 58	605	81 30
306	41 12	356	47 84	406	54 56	456	61 27	506	67 99	556	74 71	606	81 43
307	41 25	357	47 97	407	54 69	457	61 41	507	68 13	557	74 85	607	81 57
308	41 39	358	48 11	408	54 82	458	61 54	508	68 26	558	74 98	608	81 70
309	41 52	359	48 24	409	54 96	459	61 68	509	68 40	559	75 12	609	81 84
310	41 66	360	48 37	410	55 09	460	61 81	510	68 53	560	75 25	610	81 97
311	41 79	361	48 51	411	55 23	461	61 95	511	68 67	561	75 39	611	82 10
312	41 92	362	48 64	412	55 36	462	62 08	512	68 80	562	75 52	612	82 24
313	42 06	363	48 78	413	55 50	463	62 22	513	68 94	563	75 65	613	82 37
314	42 19	364	48 91	414	55 63	464	62 35	514	69 07	564	75 79	614	82 51
315	42 33	365	49 05	415	55 77	465	62 49	515	69 20	565	75 92	615	82 64
316	42 46	366	49 18	416	55 90	466	62 62	516	69 34	566	76 06	616	82 77
317	42 60	367	49 32	417	56 03	467	62 75	517	69 47	567	76 19	617	82 91
318	42 73	368	49 45	418	56 17	468	62 89	518	69 61	568	76 32	618	83 04
319	42 87	369	49 58	419	56 30	469	63 02	519	69 74	569	76 46	619	83 18
320	43 00	370	49 72	420	56 44	470	63 16	520	69 87	570	76 59	620	83 31
321	43 13	371	49 85	421	56 57	471	63 29	521	70 01	571	76 73	621	83 45
322	43 27	372	49 99	422	56 71	472	63 42	522	70 14	572	76 86	622	83 58
323	43 40	373	50 12	423	56 84	473	63 56	523	70 28	573	77 00	623	83 72
324	43 54	374	50 26	424	56 97	474	63 69	524	70 41	574	77 13	624	83 85
325	43 67	375	50 39	425	57 11	475	63 83	525	70 55	575	77 27	625	83 98
326	43 81	376	50 52	426	57 24	476	63 96	526	70 68	576	77 40	626	84 11
327	43 94	377	50 66	427	57 38	477	64 10	527	70 82	577	77 53	627	84 25
328	44 07	378	50 79	428	57 51	478	64 23	528	70 95	578	77 67	628	84 39
329	44 21	379	50 93	429	57 65	479	64 37	529	71 08	579	77 80	629	84 52
330	44 34	380	51 06	430	57 78	480	64 50	530	71 22	580	77 94	630	84 66
331	44 48	381	51 20	431	57 92	481	64 63	531	71 35	581	78 07	631	84 79
332	44 61	382	51 33	432	58 05	482	64 77	532	71 49	582	78 21	632	84 92
333	44 75	383	51 47	433	58 18	483	64 90	533	71 62	583	78 34	633	85 06
334	44 88	384	51 60	434	58 32	484	65 04	534	71 76	584	78 47	634	85 19
335	45 02	385	51 73	435	58 45	485	65 17	535	71 89	585	78 61	635	85 33
336	45 15	386	51 87	436	58 59	486	65 31	536	72 02	586	78 74	636	85 46
337	45 28	387	52 00	437	58 72	487	65 44	537	72 16	587	78 88	637	85 60
338	45 42	388	52 14	438	58 86	488	65 57	538	72 29	588	79 01	638	85 73
339	45 55	389	52 27	439	58 99	489	65 71	539	72 43	589	79 15	639	85 86
340	45 69	390	52 41	440	59 12	490	65 84	540	72 56	590	79 28	640	86 00
341	45 82	391	52 54	441	59 26	491	65 98	541	72 70	591	79 41	641	86 13
342	45 96	392	52 67	442	59 39	492	66 11	542	72 83	592	79 55	642	86 27
343	46 09	393	52 81	443	59 53	493	66 25	543	72 96	593	79 68	643	86 40
344	46 22	394	52 94	444	59 66	494	66 38	544	73 10	594	79 82	644	86 54
345	46 36	395	53 08	445	59 80	495	66 51	545	73 23	595	79 95	645	86 67
346	46 49	396	53 21	446	59 93	496	66 65	546	73 37	596	80 09	646	86 81
347	46 63	397	53 35	447	60 06	497	66 78	547	73 50	597	80 22	647	86 94
348	46 76	398	53 48	448	60 20	498	66 92	548	73 64	598	80 36	648	87 07
349	46 90	399	53 62	449	60 33	499	67 05	549	73 77	599	80 49	649	87 21

COTTON SELLER'S TABLE From 300 to 649 Lbs at **13¹/₂C**

300	40 50	350	47 25	400	54 00	450	60 75	500	67 50	550	74 25	600	81 00
301	40 63	351	47 38	401	54 13	451	60 88	501	67 63	551	74 38	601	81 13
302	40 77	352	47 52	402	54 27	452	61 02	502	67 77	552	74 52	602	81 27
303	40 90	353	47 65	403	54 40	453	61 15	503	67 90	553	74 65	603	81 40
304	41 04	354	47 79	404	54 54	454	61 29	504	68 04	554	74 79	604	81 54
305	41 17	355	47 92	405	54 67	455	61 42	505	68 17	555	74 92	605	81 67
306	41 31	356	48 06	406	54 81	456	61 56	506	68 31	556	75 06	606	81 81
307	41 44	357	48 19	407	54 94	457	61 69	507	68 44	557	75 19	607	81 94
308	41 58	358	48 33	408	55 08	458	61 83	508	68 58	558	75 33	608	82 08
309	41 71	359	48 46	409	55 21	459	61 96	509	68 71	559	75 46	609	82 21
310	41 85	360	48 60	410	55 35	460	62 10	510	68 85	560	75 60	610	82 35
311	41 98	361	48 73	411	55 48	461	62 23	511	68 98	561	75 73	611	82 48
312	42 12	362	48 87	412	55 62	462	62 37	512	69 12	562	75 87	612	82 62
313	42 25	363	49 00	413	55 75	463	62 50	513	69 25	563	76 00	613	82 75
314	42 39	364	49 14	414	55 89	464	62 64	514	69 39	564	76 14	614	82 89
315	42 52	365	49 27	415	56 02	465	62 77	515	69 52	565	76 27	615	83 02
316	42 66	366	49 41	416	56 16	466	62 91	516	69 66	566	76 41	616	83 16
317	42 79	367	49 54	417	56 29	467	63 04	517	69 79	567	76 54	617	83 29
318	42 93	368	49 68	418	56 43	468	63 18	518	69 93	568	76 68	618	83 43
319	43 06	369	49 81	419	56 56	469	63 31	519	70 06	569	76 81	619	83 56
320	43 20	370	49 95	420	56 70	470	63 45	520	70 20	570	76 95	620	83 70
321	43 33	371	50 08	421	56 83	471	63 58	521	70 33	571	77 08	621	83 83
322	43 47	372	50 22	422	56 97	472	63 72	522	70 47	572	77 22	622	83 97
323	43 60	373	50 35	423	57 10	473	63 85	523	70 60	573	77 35	623	84 10
324	43 74	374	50 49	424	57 24	474	63 99	524	70 74	574	77 49	624	84 24
325	43 87	375	50 62	425	57 37	475	64 12	525	70 87	575	77 62	625	84 37
326	44 01	376	50 76	426	57 51	476	64 26	526	71 01	576	77 76	626	84 51
327	44 14	377	50 89	427	57 64	477	64 39	527	71 14	577	77 89	627	84 64
328	44 28	378	51 03	428	57 78	478	64 53	528	71 28	578	78 03	628	84 78
329	44 41	379	51 16	429	57 91	479	64 66	529	71 41	579	78 16	629	84 91
330	44 55	380	51 30	430	58 05	480	64 80	530	71 55	580	78 30	630	85 05
331	44 68	381	51 43	431	58 18	481	64 93	531	71 68	581	78 43	631	85 18
332	44 82	382	51 57	432	58 32	482	65 07	532	71 82	582	78 57	632	85 32
333	44 95	383	51 70	433	58 45	483	65 20	533	71 95	583	78 70	633	85 45
334	45 09	384	51 84	434	58 59	484	65 34	534	72 09	584	78 84	634	85 59
335	45 22	385	51 97	435	58 72	485	65 47	535	72 22	585	78 97	635	85 72
336	45 36	386	52 11	436	58 86	486	65 61	536	72 36	586	79 11	636	85 86
337	45 49	387	52 24	437	58 99	487	65 74	537	72 49	587	79 24	637	85 99
338	45 63	388	52 38	438	59 13	488	65 88	538	72 63	588	79 38	638	86 13
339	45 76	389	52 51	439	59 26	489	66 01	539	72 76	589	79 51	639	86 26
340	45 90	390	52 65	440	59 40	490	66 15	540	72 90	590	79 65	640	86 40
341	46 03	391	52 78	441	59 53	491	66 28	541	73 03	591	79 78	641	86 53
342	46 16	392	52 92	442	59 67	492	66 42	542	73 17	592	79 92	642	86 67
343	46 30	393	53 05	443	59 80	493	66 55	543	73 30	593	80 05	643	86 80
344	46 44	394	53 19	444	59 94	494	66 69	544	73 44	594	80 19	644	86 94
345	46 57	395	53 32	445	60 07	495	66 82	545	73 57	595	80 32	645	87 07
346	46 71	396	53 46	446	60 21	496	66 96	546	73 71	596	80 46	646	87 21
347	46 83	397	53 59	447	60 34	497	67 09	547	73 84	597	80 59	647	87 34
348	46 98	398	53 73	448	60 48	498	67 23	548	73 98	598	80 73	648	87 48
349	47 11	399	53 86	449	60 61	499	67 36	549	74 11	599	80 86	649	87 61

COTTON SELLER'S TABLE From 300 to 649 Lbs at **13⁹/₁₆C**

300	40 69	350	47 47	400	54 25	450	61 03	500	67 81	550	74 59	600	81 37
301	40 82	351	47 60	401	54 39	451	61 17	501	67 95	551	74 73	601	81 51
302	40 96	352	47 74	402	54 52	452	61 30	502	68 08	552	74 86	602	81 65
303	41 09	353	47 88	403	54 66	453	61 44	503	68 22	553	75 00	603	81 78
304	41 23	354	48 01	404	54 79	454	61 57	504	68 35	554	75 14	604	81 92
305	41 37	355	48 15	405	54 93	455	61 71	505	68 49	555	75 27	605	82 05
306	41 50	356	48 28	406	55 06	456	61 84	506	68 63	556	75 41	606	82 19
307	41 64	357	48 42	407	55 20	457	61 98	507	68 76	557	75 54	607	82 32
308	41 77	358	48 55	408	55 33	458	62 12	508	68 90	558	75 68	608	82 46
309	41 91	359	48 69	409	55 47	459	62 25	509	69 03	559	75 81	609	82 60
310	42 04	360	48 82	410	55 61	460	62 39	510	69 17	560	75 95	610	82 73
311	42 18	361	48 96	411	55 74	461	62 52	511	69 30	561	76 08	611	82 87
312	42 31	362	49 10	412	55 88	462	62 66	512	69 44	562	76 22	612	83 00
313	42 45	363	49 23	413	56 01	463	62 79	513	69 58	563	76 36	613	83 14
314	42 59	364	49 37	414	56 15	464	62 93	514	69 71	564	76 49	614	83 27
315	42 72	365	49 50	415	56 28	465	63 07	515	69 85	565	76 63	615	83 41
316	42 86	366	49 64	416	56 42	466	63 20	516	69 98	566	76 76	616	83 54
317	42 99	367	49 77	417	56 56	467	63 34	517	70 12	567	76 90	617	83 68
318	43 13	368	49 91	418	56 69	468	63 47	518	70 25	568	77 03	618	83 81
319	43 26	369	50 05	419	56 83	469	63 61	519	70 39	569	77 17	619	83 95
320	43 40	370	50 18	420	56 96	470	63 74	520	70 52	570	77 30	620	84 09
321	43 54	371	50 32	421	57 10	471	63 88	521	70 66	571	77 44	621	84 22
322	43 67	372	50 45	422	57 23	472	64 01	522	70 80	572	77 58	622	84 36
323	43 81	373	50 59	423	57 37	473	64 15	523	70 93	573	77 71	623	84 49
324	43 94	374	50 72	424	57 50	474	64 29	524	71 07	574	77 85	624	84 63
325	44 08	375	50 86	425	57 64	475	64 42	525	71 20	575	77 98	625	84 76
326	44 21	376	50 99	426	57 78	476	64 56	526	71 34	576	78 12	626	84 90
327	44 35	377	51 13	427	57 91	477	64 69	527	71 47	577	78 25	627	85 04
328	44 48	378	51 27	428	58 05	478	64 83	528	71 61	578	78 39	628	85 17
329	44 62	379	51 40	429	58 18	479	64 96	529	71 74	579	78 53	629	85 31
330	44 76	380	51 54	430	58 32	480	65 10	530	71 88	580	78 66	630	85 44
331	44 89	381	51 67	431	58 45	481	65 23	531	72 02	581	78 80	631	85 58
332	45 03	382	51 81	432	58 59	482	65 37	532	72 15	582	78 93	632	85 71
333	45 16	383	51 94	433	58 72	483	65 51	533	72 29	583	79 07	633	85 85
334	45 30	384	52 08	434	58 86	484	65 64	534	72 42	584	79 20	634	85 99
335	45 43	385	52 21	435	59 00	485	65 78	535	72 56	585	79 34	635	86 12
336	45 57	386	52 35	436	59 13	486	65 91	536	72 69	586	79 48	636	86 26
337	45 70	387	52 49	437	59 27	487	66 05	537	72 83	587	79 61	637	86 39
338	45 84	388	52 62	438	59 40	488	66 18	538	72 97	588	79 75	638	86 53
339	45 98	389	52 76	439	59 54	489	66 32	539	73 10	589	79 88	639	86 66
340	46 11	390	52 89	440	59 67	490	66 46	540	73 24	590	80 02	640	86 80
341	46 25	391	53 03	441	59 81	491	66 59	541	73 37	591	80 15	641	86 93
342	46 38	392	53 16	442	59 95	492	66 73	542	73 51	592	80 29	642	87 07
343	46 52	393	53 30	443	60 08	493	66 86	543	73 64	593	80 42	643	87 21
344	46 65	394	53 44	444	60 22	494	67 00	544	73 78	594	80 56	644	87 34
345	46 79	395	53 57	445	60 35	495	67 13	545	73 91	595	80 70	645	87 48
346	46 93	396	53 71	446	60 49	496	67 27	546	74 05	596	80 83	646	87 61
347	47 06	397	53 84	447	60 62	497	67 40	547	74 19	597	80 96	647	87 75
348	47 20	398	53 98	448	60 76	498	67 54	548	74 32	598	81 10	648	87 88
349	47 33	399	54 11	449	60 89	499	67 68	549	74 46	599	81 24	649	88 02

COTTON SELLER'S TABLE From 300 to 649 Lbs at **135^c₃₈**

300	40	87	350	47	69	400	54	50	450	61	31	500	68	12	550	74	94	600	81	75
301	41	01	351	47	82	401	54	64	451	61	45	501	68	26	551	75	07	601	81	89
302	41	15	352	47	96	402	54	77	452	61	58	502	68	40	552	75	21	602	82	02
303	41	28	353	48	10	403	54	91	453	61	72	503	68	53	553	75	35	603	82	16
304	41	42	354	48	23	404	55	04	454	61	86	504	68	67	554	75	48	604	82	29
305	41	56	355	48	37	405	55	18	455	61	99	505	68	81	555	75	62	605	82	43
306	41	69	356	48	50	406	55	32	456	62	13	506	68	94	556	75	75	606	82	57
307	41	83	357	48	64	407	55	45	457	62	27	507	69	08	557	75	89	607	82	70
308	41	96	358	48	78	408	55	59	458	62	40	508	69	21	558	76	03	608	82	84
309	42	10	359	48	91	409	55	73	459	62	54	509	69	35	559	76	16	609	82	98
310	42	24	360	49	05	410	55	86	460	62	67	510	69	49	560	76	30	610	83	11
311	42	37	361	49	19	411	56	00	461	62	81	511	69	62	561	76	44	611	83	25
312	42	51	362	49	32	412	56	13	462	62	95	512	69	76	562	76	57	612	83	38
313	42	65	363	49	46	413	56	27	463	63	08	513	69	90	563	76	71	613	83	52
314	42	78	364	49	59	414	56	41	464	63	22	514	70	03	564	76	84	614	83	66
315	42	92	365	49	73	415	56	54	465	63	36	515	70	17	565	76	98	615	83	79
316	43	05	366	49	87	416	56	68	466	63	49	516	70	30	566	77	12	616	83	93
317	43	19	367	50	00	417	56	82	467	63	63	517	70	44	567	77	25	617	84	07
318	43	33	368	50	14	418	56	95	468	63	76	518	70	58	568	77	39	618	84	20
319	43	46	369	50	28	419	57	09	469	63	90	519	70	71	569	77	53	619	84	34
320	43	60	370	50	41	420	57	22	470	64	04	520	70	85	570	77	66	620	84	47
321	43	74	371	50	55	421	57	36	471	64	17	521	70	99	571	77	80	621	84	61
322	43	87	372	50	68	422	57	50	472	64	31	522	71	12	572	77	93	622	84	75
323	44	01	373	50	82	423	57	63	473	64	45	523	71	26	573	78	07	623	84	88
324	44	14	374	50	96	424	57	77	474	64	58	524	71	39	574	78	21	624	85	02
325	44	28	375	51	09	425	57	91	475	64	72	525	71	53	575	78	34	625	85	16
326	44	42	376	51	23	426	58	04	476	64	85	526	71	67	576	78	48	626	85	29
327	44	55	377	51	37	427	58	18	477	64	99	527	71	80	577	78	62	627	85	43
328	44	69	378	51	50	428	58	31	478	65	13	528	71	94	578	78	75	628	85	56
329	44	83	379	51	64	429	58	45	479	65	26	529	72	08	579	78	89	629	85	70
330	44	96	380	51	77	430	58	59	480	65	40	530	72	21	580	79	02	630	85	84
331	45	10	381	51	91	431	58	72	481	65	54	531	72	35	581	79	16	631	85	97
332	45	23	382	52	05	432	58	86	482	65	67	532	72	48	582	79	30	632	86	11
333	45	37	383	52	18	433	59	00	483	65	81	533	72	62	583	79	43	633	86	25
334	45	51	384	52	32	434	59	13	484	65	94	534	72	76	584	79	57	634	86	38
335	45	64	385	52	46	435	59	27	485	66	08	535	72	89	585	79	71	635	86	52
336	45	78	386	52	59	436	59	40	486	66	22	536	73	03	586	79	84	636	86	65
337	45	92	387	52	73	437	59	54	487	66	35	537	73	17	587	79	98	637	86	79
338	46	05	388	52	86	438	59	68	488	66	49	538	73	30	588	80	11	638	86	93
339	46	19	389	53	00	439	59	81	489	66	63	539	73	44	589	80	25	639	87	06
340	46	32	390	53	14	440	59	95	490	66	76	540	73	57	590	80	39	640	87	20
341	46	46	391	53	27	441	60	09	491	66	90	541	73	71	591	80	52	641	87	34
342	46	60	392	53	41	442	60	22	492	67	03	542	73	85	592	80	66	642	87	47
343	46	73	393	53	55	443	60	36	493	67	17	543	73	98	593	80	80	643	87	61
344	46	87	394	53	68	444	60	49	494	67	31	544	74	12	594	80	93	644	87	74
345	47	01	395	53	82	445	60	63	495	67	44	545	74	26	595	81	07	645	87	88
346	47	14	396	53	95	446	60	77	496	67	58	546	74	39	596	81	20	646	88	02
347	47	28	397	54	09	447	60	90	497	67	72	547	74	53	597	81	34	647	88	15
348	47	41	398	54	23	448	61	04	498	67	85	548	74	66	598	81	48	648	88	29
349	47	55	399	54	36	449	61	18	499	67	99	549	74	80	599	81	61	649	88	43

COTTON SELLER'S TABLE From 300 to 649 Lbs at **131 1/16 C**

300	\$41 06	350	\$47 91	400	\$54 75	450	\$61 59	500	\$68 44	550	\$75 28	600	\$82 12
301	41 20	351	48 04	401	54 89	451	61 73	501	68 57	551	75 42	601	82 26
302	41 34	352	48 18	402	55 02	452	61 87	502	68 71	552	75 55	602	82 40
303	41 47	353	48 32	403	55 16	453	62 00	503	68 85	553	75 69	603	82 53
304	41 61	354	48 45	404	55 30	454	62 14	504	68 98	554	75 83	604	82 67
305	41 75	355	48 59	405	55 43	455	62 28	505	69 12	555	75 96	605	82 81
306	41 88	356	48 73	406	55 57	456	62 41	506	69 26	556	76 10	606	82 94
307	42 02	357	48 86	407	55 71	457	62 55	507	69 39	557	76 24	607	83 08
308	42 16	358	49 00	408	55 84	458	62 69	508	69 53	558	76 38	608	83 22
309	42 29	359	49 14	409	55 98	459	62 82	509	69 67	559	76 51	609	83 36
310	42 43	360	49 27	410	56 12	460	62 96	510	69 81	560	76 65	610	83 49
311	42 57	361	49 41	411	56 26	461	63 10	511	69 94	561	76 79	611	83 63
312	42 70	362	49 55	412	56 39	462	63 24	512	70 08	562	76 92	612	83 77
313	42 84	363	49 69	413	56 53	463	63 37	513	70 22	563	77 06	613	83 90
314	42 98	364	49 82	414	56 67	464	63 51	514	70 35	564	77 20	614	84 04
315	43 12	365	49 96	415	56 80	465	63 65	515	70 49	565	77 33	615	84 18
316	43 25	366	50 10	416	56 94	466	63 78	516	70 63	566	77 47	616	84 31
317	43 39	367	50 23	417	57 08	467	63 92	517	70 76	567	77 61	617	84 45
318	43 53	368	50 37	418	57 21	468	64 06	518	70 90	568	77 74	618	84 59
319	43 66	369	50 51	419	57 35	469	64 19	519	71 04	569	77 88	619	84 73
320	43 80	370	50 64	420	57 49	470	64 33	520	71 17	570	78 02	620	84 86
321	43 94	371	50 78	421	57 62	471	64 47	521	71 31	571	78 16	621	85 00
322	44 07	372	50 92	422	57 76	472	64 61	522	71 45	572	78 29	622	85 14
323	44 21	373	51 05	423	57 90	473	64 74	523	71 59	573	78 43	623	85 28
324	44 35	374	51 19	424	58 04	474	64 88	524	71 72	574	78 57	624	85 41
325	44 48	375	51 33	425	58 17	475	65 02	525	71 86	575	78 71	625	85 55
326	44 62	376	51 47	426	58 31	476	65 15	526	72 00	576	78 84	626	85 69
327	44 76	377	51 60	427	58 45	477	65 29	527	72 14	577	78 98	627	85 82
328	44 90	378	51 74	428	58 58	478	65 43	528	72 27	578	79 12	628	85 96
329	45 03	379	51 88	429	58 72	479	65 56	529	72 41	579	79 25	629	86 10
330	45 17	380	52 01	430	58 86	480	65 70	530	72 54	580	79 39	630	86 23
331	45 31	381	52 15	431	59 00	481	65 84	531	72 68	581	79 52	631	86 37
332	45 46	382	52 29	432	59 13	482	65 98	532	72 82	582	79 66	632	86 50
333	45 58	383	52 43	433	59 27	483	66 11	533	72 96	583	79 80	633	86 64
334	45 72	384	52 56	434	59 41	484	66 25	534	73 09	584	79 94	634	86 78
335	45 86	385	52 70	435	59 54	485	66 39	535	73 23	585	80 07	635	86 92
336	45 99	386	52 84	436	59 68	486	66 52	536	73 37	586	80 21	636	87 05
337	46 13	387	52 97	437	59 82	487	66 66	537	73 50	587	80 35	637	87 19
338	46 27	388	53 11	438	59 95	488	66 80	538	73 64	588	80 48	638	87 33
339	46 40	389	53 25	439	60 09	489	66 93	539	73 78	589	80 62	639	87 46
340	46 54	390	53 38	440	60 23	490	67 07	540	73 91	590	80 76	640	87 60
341	46 68	391	53 52	441	60 36	491	67 21	541	74 05	591	80 89	641	87 74
342	46 81	392	53 66	442	60 50	492	67 34	542	74 19	592	81 03	642	87 87
343	46 95	393	53 79	443	60 64	493	67 48	543	74 32	593	81 17	643	88 01
344	47 09	394	53 93	444	60 77	494	67 62	544	74 46	594	81 30	644	88 15
345	47 22	395	54 07	445	60 91	495	67 75	545	74 60	595	81 44	645	88 28
346	47 36	396	54 20	446	61 05	496	67 89	546	74 73	596	81 58	646	88 42
347	47 50	397	54 34	447	61 18	497	68 03	547	74 87	597	81 71	647	88 56
348	47 63	398	54 48	448	61 32	498	68 16	548	75 01	598	81 85	648	88 69
349	47 77	399	54 61	449	61 46	499	68 30	549	75 14	599	81 99	649	88 83

COTTON SELLER'S TABLE From 300 to 649 Lbs at **134C**

300	41	25	350	48	12	400	55	00	450	61	87	500	68	75	550	75	62	600	82	50
301	41	39	351	48	26	401	55	13	451	62	01	501	68	89	551	75	76	601	82	64
302	41	52	352	48	40	402	55	27	452	62	15	502	69	02	552	75	90	602	82	77
303	41	66	353	48	54	403	55	41	453	62	29	503	69	16	553	76	04	603	82	91
304	41	80	354	48	67	404	55	55	454	62	42	504	69	30	554	76	17	604	83	05
305	41	94	355	48	81	405	55	69	455	62	56	505	69	44	555	76	31	605	83	19
306	42	07	356	48	95	406	55	82	456	62	70	506	69	57	556	76	45	606	83	32
307	42	21	357	49	09	407	55	96	457	62	84	507	69	71	557	76	59	607	83	46
308	42	35	358	49	22	408	56	10	458	62	97	508	69	85	558	76	72	608	83	60
309	42	49	359	49	36	409	56	24	459	63	11	509	69	99	559	76	86	609	83	74
310	42	62	360	49	50	410	56	37	460	63	25	510	70	12	560	77	00	610	83	87
311	42	76	361	49	64	411	56	51	461	63	39	511	70	26	561	77	14	611	84	01
312	42	90	362	49	77	412	56	65	462	63	52	512	70	40	562	77	27	612	84	15
313	43	04	363	49	91	413	56	79	463	63	66	513	70	54	563	77	41	613	84	29
314	43	17	364	50	05	414	56	92	464	63	80	514	70	67	564	77	55	614	84	42
315	43	31	365	50	19	415	57	06	465	63	94	515	70	81	565	77	69	615	84	56
316	43	45	366	50	32	416	57	20	466	64	07	516	70	95	566	77	82	616	84	70
317	43	59	367	50	46	417	57	34	467	64	21	517	71	09	567	77	96	617	84	84
318	43	72	368	50	60	418	57	47	468	64	35	518	71	22	568	78	10	618	84	97
319	43	86	369	50	74	419	57	61	469	64	48	519	71	36	569	78	24	619	85	11
320	44	00	370	50	87	420	57	75	470	64	62	520	71	50	570	78	37	620	85	25
321	44	14	371	51	01	421	57	89	471	64	76	521	71	64	571	78	51	621	85	39
322	44	27	372	51	15	422	58	02	472	64	90	522	71	77	572	78	65	622	85	52
323	44	41	373	51	29	423	58	16	473	65	04	523	71	91	573	78	79	623	85	66
324	44	55	374	51	42	424	58	30	474	65	17	524	72	05	574	78	92	624	85	80
325	44	69	375	51	56	425	58	44	475	65	31	525	72	19	575	79	06	625	85	94
326	44	82	376	51	70	426	58	57	476	65	45	526	72	32	576	79	20	626	86	07
327	44	96	377	51	84	427	58	71	477	65	59	527	72	46	577	79	34	627	86	21
328	45	10	378	51	97	428	58	85	478	65	72	528	72	60	578	79	47	628	86	35
329	45	24	379	52	11	429	58	99	479	65	86	529	72	74	579	79	61	629	86	49
330	45	37	380	52	25	430	59	12	480	66	00	530	72	87	580	79	75	630	86	62
331	45	51	381	52	39	431	59	26	481	66	14	531	73	01	581	79	89	631	86	76
332	45	65	382	52	52	432	59	40	482	66	27	532	73	15	582	80	02	632	86	90
333	45	79	383	52	66	433	59	54	483	66	41	533	73	29	583	80	16	633	87	04
334	45	92	384	52	80	434	59	67	484	66	55	534	73	42	584	80	30	634	87	17
335	46	06	385	52	94	435	59	81	485	66	69	535	73	56	585	80	44	635	87	31
336	46	20	386	53	07	436	59	95	486	66	82	536	73	70	586	80	57	636	87	45
337	46	34	387	53	21	437	60	09	487	66	96	537	73	84	587	80	71	637	87	59
338	46	47	388	53	35	438	60	22	488	67	10	538	73	97	588	80	85	638	87	72
339	46	61	389	53	49	439	60	36	489	67	24	539	74	11	589	80	99	639	87	86
340	46	75	390	53	62	440	60	50	490	67	37	540	74	25	590	81	12	640	88	00
341	46	89	391	53	76	441	60	64	491	67	51	541	74	39	591	81	26	641	88	14
342	47	02	392	53	90	442	60	77	492	67	65	542	74	52	592	81	40	642	88	27
343	47	16	393	54	04	443	60	91	493	67	79	543	74	66	593	81	54	643	88	41
344	47	30	394	54	17	444	61	05	494	67	92	544	74	80	594	81	67	644	88	55
345	47	44	395	54	31	445	61	19	495	68	06	545	74	94	595	81	81	645	88	69
346	47	57	396	54	45	446	61	32	496	68	20	546	75	07	596	81	95	646	88	82
347	47	71	397	54	59	447	61	46	497	68	34	547	75	21	597	82	09	647	88	96
348	47	85	398	54	72	448	61	60	498	68	47	548	75	35	598	82	22	648	89	10
349	47	99	399	54	86	449	61	74	499	68	61	549	75	49	599	82	36	649	89	24

COTTON SELLER'S TABLE From 300 to 649 Lbs at **13¹³₁₆C**

300	\$41 44	350	\$48 34	400	\$55 25	450	\$62 16	500	\$69 06	550	\$75 97	600	\$82 87
301	41 58	351	48 48	401	55 39	451	62 29	501	69 20	551	76 11	601	83 01
302	41 71	352	48 62	402	55 53	452	62 43	502	69 34	552	76 24	602	83 15
303	41 85	353	48 76	403	55 66	453	62 57	503	69 48	553	76 38	603	83 29
304	41 99	354	48 90	404	55 80	454	62 71	504	69 61	554	76 52	604	83 43
305	42 13	355	49 03	405	55 94	455	62 85	505	69 75	555	76 66	605	83 57
306	42 27	356	49 17	406	56 08	456	62 98	506	69 89	556	76 80	606	83 70
307	42 40	357	49 31	407	56 22	457	63 12	507	70 03	557	76 94	607	83 84
308	42 54	358	49 45	408	56 35	458	63 26	508	70 17	558	77 07	608	83 98
309	42 68	359	49 59	409	56 49	459	63 40	509	70 31	559	77 21	609	84 12
310	42 82	360	49 72	410	56 63	460	63 54	510	70 44	560	77 35	610	84 26
311	42 96	361	50 86	411	56 77	461	63 68	511	70 58	561	77 49	611	84 39
312	43 09	362	50 00	412	56 91	462	63 81	512	70 72	562	77 63	612	84 53
313	43 23	363	50 14	413	57 05	463	63 95	513	70 86	563	77 76	613	84 67
314	43 37	364	50 28	414	57 18	464	64 09	514	71 00	564	77 90	614	84 81
315	43 51	365	50 42	415	57 32	465	64 23	515	71 13	565	78 04	615	84 95
316	43 65	366	50 55	416	57 46	466	64 37	516	71 27	566	78 18	616	85 08
317	43 79	367	50 69	417	57 60	467	64 50	517	71 41	567	78 32	617	85 22
318	43 92	368	50 83	418	57 74	468	64 64	518	71 55	568	78 45	618	85 36
319	44 06	369	50 97	419	57 87	469	64 78	519	71 69	569	78 59	619	85 50
320	44 20	370	51 11	420	58 01	470	64 92	520	71 82	570	78 73	620	85 64
321	44 34	371	51 24	421	58 15	471	65 06	521	71 96	571	78 87	621	85 78
322	44 48	372	51 38	422	58 29	472	65 19	522	72 10	572	79 01	622	85 91
323	44 61	373	51 52	423	58 43	473	65 33	523	72 24	573	79 15	623	86 05
324	44 75	374	51 66	424	58 56	474	65 47	524	72 38	574	79 28	624	86 19
325	44 89	375	51 80	425	58 70	475	65 61	525	72 52	575	79 42	625	86 33
326	45 03	376	51 93	426	58 84	476	65 75	526	72 65	576	79 56	626	86 47
327	45 17	377	52 07	427	58 98	477	65 89	527	72 79	577	79 70	627	86 60
328	45 30	378	52 21	428	59 12	478	66 02	528	72 93	578	79 84	628	86 74
329	45 44	379	52 35	429	59 26	479	66 16	529	73 07	579	79 97	629	86 88
330	45 58	380	52 49	430	59 39	480	66 30	530	73 21	580	80 11	630	87 02
331	45 72	381	52 63	431	59 53	481	66 44	531	73 34	581	80 25	631	87 16
332	45 86	382	52 76	432	59 67	482	66 58	532	73 48	582	80 39	632	87 29
333	46 00	383	52 90	433	59 81	483	66 71	533	73 62	583	80 53	633	87 43
334	46 13	384	53 04	434	59 95	484	66 85	534	73 76	584	80 66	634	87 57
335	46 27	385	53 18	435	60 08	485	66 99	535	73 90	585	80 80	635	87 71
336	46 41	386	53 32	436	60 22	486	67 13	536	74 03	586	80 94	636	87 85
337	46 55	387	53 45	437	60 36	487	67 27	537	74 17	587	81 08	637	87 99
338	46 69	388	53 59	438	60 50	488	67 40	538	74 31	588	81 22	638	88 12
339	46 82	389	53 73	439	60 64	489	67 54	539	74 45	589	81 36	639	88 26
340	46 96	390	53 87	440	60 77	490	67 68	540	74 59	590	81 49	640	88 40
341	47 10	391	54 01	441	60 91	491	67 82	541	74 73	591	81 63	641	88 54
342	47 24	392	54 14	442	61 05	492	67 96	542	74 86	592	81 77	642	88 68
343	47 38	393	54 28	443	61 19	493	68 10	543	75 00	593	81 91	643	88 81
344	47 51	394	54 42	444	61 33	494	68 23	544	75 14	594	82 05	644	88 95
345	47 65	395	54 56	445	61 47	495	68 37	545	75 28	595	82 18	645	89 09
346	47 79	396	54 70	446	61 60	496	68 51	546	75 42	596	82 32	646	89 23
347	47 93	397	54 84	447	61 74	497	68 65	547	75 55	597	82 46	647	89 37
348	48 07	398	54 97	448	61 88	498	68 79	548	75 69	598	82 60	648	89 50
349	48 21	399	55 11	449	62 02	499	68 92	549	75 83	599	82 74	649	89 64

COTTON SELLER'S TABLE From 300 to 649 Lbs at **138C**

300	41	62	350	48	56	400	55	50	450	62	44	500	69	37	550	76	31	600	83	25
301	41	76	351	48	70	401	55	64	451	62	58	501	69	51	551	76	45	601	83	39
302	41	90	352	48	84	402	55	78	452	62	71	502	69	65	552	76	59	602	83	53
303	42	04	353	48	98	403	55	92	453	62	85	503	69	79	553	76	73	603	83	67
304	42	18	354	49	12	404	56	05	454	62	99	504	69	93	554	76	87	604	83	80
305	42	32	355	49	26	405	56	19	455	63	13	505	70	07	555	77	01	605	83	94
306	42	46	356	49	39	406	56	33	456	63	27	506	70	21	556	77	14	606	84	08
307	42	60	357	49	53	407	56	47	457	63	41	507	70	35	557	77	28	607	84	22
308	42	73	358	49	67	408	56	61	458	63	55	508	70	48	558	77	42	608	84	36
309	42	87	359	49	81	409	56	75	459	63	69	509	70	62	559	77	56	609	84	50
310	43	01	360	49	95	410	56	89	460	63	82	510	70	76	560	77	70	610	84	64
311	43	15	361	50	09	411	57	03	461	63	96	511	70	90	561	77	84	611	84	78
312	43	29	362	50	23	412	57	16	462	64	10	512	71	04	562	77	98	612	84	91
313	43	43	363	50	37	413	57	30	463	64	24	513	71	18	563	78	12	613	85	05
314	43	57	364	50	50	414	57	44	464	64	38	514	71	32	564	78	25	614	85	19
315	43	71	365	50	64	415	57	58	465	64	52	515	71	46	565	78	39	615	85	33
316	43	84	366	50	78	416	57	72	466	64	66	516	71	59	566	78	53	616	85	47
317	43	98	367	50	92	417	57	86	467	64	80	517	71	73	567	78	67	617	85	61
318	44	12	368	51	06	418	58	00	468	64	93	518	71	87	568	78	81	618	85	75
319	44	26	369	51	20	419	58	14	469	65	07	519	72	01	569	78	95	619	85	89
320	44	40	370	51	34	420	58	27	470	65	21	520	72	15	570	79	09	620	86	02
321	44	54	371	51	48	421	58	41	471	65	35	521	72	29	571	79	23	621	86	16
322	44	68	372	51	61	422	58	55	472	65	49	522	72	43	572	79	36	622	86	30
323	44	82	373	51	75	423	58	69	473	65	63	523	72	57	573	79	50	623	86	44
324	44	95	374	51	89	424	58	83	474	65	77	524	72	70	574	79	64	624	86	58
325	45	09	375	52	03	425	58	97	475	65	91	525	72	84	575	79	78	625	86	72
326	45	23	376	52	17	426	59	11	476	66	04	526	72	98	576	79	92	626	86	86
327	45	37	377	52	31	427	59	25	477	66	18	527	73	12	577	80	06	627	87	00
328	45	51	378	52	45	428	59	38	478	66	32	528	73	26	578	80	20	628	87	13
329	45	65	379	52	59	429	59	52	479	66	46	529	73	40	579	80	34	629	87	27
330	45	79	380	52	72	430	59	66	480	66	60	530	73	54	580	80	47	630	87	41
331	45	93	381	52	86	431	59	80	481	66	74	531	73	68	581	80	61	631	87	55
332	46	06	382	53	00	432	59	94	482	66	88	532	73	81	582	80	75	632	87	69
333	46	20	383	53	14	433	60	08	483	67	02	533	73	95	583	80	89	633	87	83
334	46	34	384	53	28	434	60	22	484	67	15	534	74	09	584	81	03	634	87	97
335	46	48	385	53	42	435	60	36	485	67	29	535	74	23	585	81	17	635	88	11
336	46	62	386	53	56	436	60	49	486	67	43	536	74	37	586	81	31	636	88	24
337	46	76	387	53	70	437	60	63	487	67	57	537	74	51	587	81	45	637	88	38
338	46	90	388	53	83	438	60	77	488	67	71	538	74	65	588	81	58	638	88	52
339	47	04	389	53	97	439	60	91	489	67	85	539	74	79	589	81	72	639	88	66
340	47	17	390	54	11	440	61	05	490	67	99	540	74	92	590	81	86	640	88	80
341	47	31	391	54	25	441	61	19	491	68	13	541	75	06	591	82	00	641	88	94
342	47	45	392	54	39	442	61	33	492	68	26	542	75	20	592	82	14	642	89	08
343	47	59	393	54	53	443	61	47	493	68	40	543	75	34	593	82	28	643	89	22
344	47	73	394	54	67	444	61	60	494	68	54	544	75	48	594	82	42	644	89	35
345	47	87	395	54	81	445	61	74	495	68	68	545	75	62	595	82	56	645	89	49
346	48	01	396	54	94	446	61	88	496	68	82	546	75	76	596	82	69	646	89	63
347	48	15	397	55	08	447	62	02	497	68	96	547	75	90	597	82	83	647	89	77
348	48	28	398	55	22	448	62	16	498	69	10	548	76	03	598	82	97	648	89	91
349	48	42	399	55	36	449	62	30	499	69	24	549	76	17	599	83	11	649	90	05

COTTON SELLER'S TABLE From 300 to 649 Lbs at **131⁵₁₆C**

300	41	81	350	48	78	400	55	75	450	62	72	500	69	69	550	76	66	600	83	62
301	41	95	351	48	92	401	55	89	451	62	86	501	69	83	551	76	80	601	83	76
302	42	09	352	49	06	402	56	03	452	63	00	502	69	97	552	76	93	602	83	90
303	42	23	353	49	20	403	56	17	453	63	14	503	70	11	553	77	07	603	84	04
304	42	37	354	49	34	404	56	31	454	63	28	504	70	24	554	77	21	604	84	18
305	42	51	355	49	48	405	56	45	455	63	42	505	70	38	555	77	35	605	84	32
306	42	65	356	49	62	406	56	59	456	63	55	506	70	52	556	77	49	606	84	46
307	42	79	357	49	76	407	56	73	457	63	69	507	70	66	557	77	63	607	84	60
308	42	93	358	49	90	408	56	86	458	63	83	508	70	80	558	77	77	608	84	74
309	43	07	359	50	04	409	57	00	459	63	97	509	70	94	559	77	91	609	84	88
310	43	21	360	50	17	410	57	14	460	64	11	510	71	08	560	78	05	610	85	02
311	43	35	361	50	31	411	57	28	461	64	25	511	71	22	561	78	19	611	85	16
312	43	48	362	50	45	412	57	42	462	64	39	512	71	36	562	78	33	612	85	30
313	43	62	363	50	59	413	57	56	463	64	53	513	71	50	563	78	47	613	85	44
314	43	76	364	50	73	414	57	70	464	64	67	514	71	64	564	78	61	614	85	58
315	43	90	365	50	87	415	57	84	465	64	81	515	71	78	565	78	75	615	85	72
316	44	04	366	51	01	416	57	98	466	64	95	516	71	92	566	78	89	616	85	85
317	44	18	367	51	15	417	58	12	467	65	09	517	72	06	567	79	03	617	85	99
318	44	32	368	51	29	418	58	26	468	65	23	518	72	20	568	79	16	618	86	13
319	44	46	369	51	43	419	58	40	469	65	37	519	72	34	569	79	30	619	86	27
320	44	60	370	51	57	420	58	54	470	65	51	520	72	47	570	79	44	620	86	41
321	44	74	371	51	71	421	58	68	471	65	65	521	72	61	571	79	58	621	86	55
322	44	88	372	51	85	422	58	82	472	65	78	522	72	75	572	79	72	622	86	69
323	45	02	373	51	99	423	58	96	473	65	92	523	72	89	573	79	86	623	86	83
324	45	16	374	52	13	424	59	09	474	66	06	524	73	03	574	80	00	624	86	97
325	45	30	375	52	27	425	59	23	475	66	20	525	73	17	575	80	14	625	87	11
326	45	44	376	52	40	426	59	37	476	66	34	526	73	31	576	80	28	626	87	25
327	45	58	377	52	54	427	59	51	477	66	48	527	73	45	577	80	42	627	87	39
328	45	71	378	52	68	428	59	65	478	66	62	528	73	59	578	80	56	628	87	53
329	45	85	379	52	82	429	59	79	479	66	76	529	73	73	579	80	70	629	87	67
330	45	99	380	52	96	430	59	93	480	66	90	530	73	87	580	80	84	630	87	81
331	46	13	381	53	10	431	60	07	481	67	04	531	74	01	581	80	98	631	87	95
332	46	27	382	53	24	432	60	21	482	67	18	532	74	15	582	81	12	632	88	08
333	46	41	383	53	38	433	60	35	483	67	32	533	74	29	583	81	26	633	88	22
334	46	55	384	53	52	434	60	49	484	67	46	534	74	43	584	81	39	634	88	36
335	46	69	385	53	66	435	60	63	485	67	60	535	74	57	585	81	53	635	88	50
336	46	83	386	53	80	436	60	77	486	67	74	536	74	70	586	81	67	636	88	64
337	46	97	387	53	94	437	60	91	487	67	88	537	74	84	587	81	81	637	88	78
338	47	11	388	54	08	438	61	05	488	68	01	538	74	98	588	81	95	638	88	92
339	47	25	389	54	22	439	61	19	489	68	15	539	75	12	589	82	09	639	89	06
340	47	39	390	54	36	440	61	32	490	68	29	540	75	26	590	82	23	640	89	20
341	47	53	391	54	50	441	61	46	491	68	43	541	75	40	591	82	37	641	89	34
342	47	67	392	54	63	442	61	60	492	68	57	542	75	54	592	82	51	642	89	48
343	47	81	393	54	77	443	61	74	493	68	71	543	75	68	593	82	65	643	89	62
344	47	94	394	54	91	444	61	88	494	68	85	544	75	82	594	82	79	644	89	76
345	48	08	395	55	05	445	62	02	495	68	99	545	75	96	595	82	93	645	89	90
346	48	23	396	55	19	446	62	16	496	69	13	546	76	10	596	83	07	646	90	04
347	48	36	397	55	33	447	62	30	497	69	27	547	76	24	597	83	21	647	90	18
348	48	50	398	55	47	448	62	44	498	69	41	548	76	38	598	83	35	648	90	31
349	48	64	399	55	61	449	62	58	499	69	55	549	76	52	599	83	49	649	90	45

COTTON SELLER'S TABLE FROM 350 TO 14c

649 LBS AT

350	\$49 00	400	\$56 00	450	\$63 00	500	\$70 00	550	\$77 00	600	\$84 00
351	49 14	401	56 14	451	63 14	501	70 14	551	77 14	601	84 14
352	49 28	402	56 28	452	63 28	502	70 28	552	77 28	602	84 28
353	49 42	403	56 42	453	63 42	503	70 42	553	77 42	603	84 42
354	49 56	404	56 56	454	63 56	504	70 56	554	77 56	604	84 56
355	49 70	405	56 70	455	63 70	505	70 70	555	77 70	605	84 70
356	49 84	406	56 84	456	63 84	506	70 84	556	77 84	606	84 84
357	49 98	407	56 98	457	63 98	507	70 98	557	77 98	607	84 98
358	50 12	408	57 12	458	64 12	508	71 12	558	78 12	608	85 12
359	50 26	409	57 26	459	64 26	509	71 26	559	78 26	609	85 26
360	50 40	410	57 40	460	64 40	510	71 40	560	78 40	610	85 40
361	50 54	411	57 54	461	64 54	511	71 54	561	78 54	611	85 54
362	50 68	412	57 68	462	64 68	512	71 68	562	78 68	612	85 68
363	50 82	413	57 82	463	64 82	513	71 82	563	78 82	613	85 82
364	50 96	414	57 96	464	64 96	514	71 96	564	78 96	614	85 96
365	51 10	415	58 10	465	65 10	515	72 10	565	79 10	615	86 10
366	51 24	416	58 24	466	65 24	516	72 24	566	79 24	616	86 24
367	51 38	417	58 38	467	65 38	517	72 38	567	79 38	617	86 38
368	51 52	418	58 52	468	65 52	518	72 52	568	79 52	618	86 52
369	51 66	419	58 66	469	65 66	519	72 66	569	79 66	619	86 66
370	51 80	420	58 80	470	65 80	520	72 80	570	79 80	620	86 80
371	51 94	421	58 94	471	65 94	521	72 94	571	79 94	621	86 94
372	52 08	422	59 08	472	66 08	522	73 08	572	80 08	622	87 08
373	52 22	423	59 22	473	66 22	523	73 22	573	80 22	623	87 22
374	52 36	424	59 36	474	66 36	524	73 36	574	80 36	624	87 36
375	52 50	425	59 50	475	66 50	525	73 50	575	80 50	625	87 50
376	52 64	426	59 64	476	66 64	526	73 64	576	80 64	626	87 64
377	52 78	427	59 78	477	66 78	527	73 78	577	80 78	627	87 78
378	52 92	428	59 92	478	66 92	528	73 92	578	80 92	628	87 92
379	53 06	429	60 06	479	67 06	529	74 06	579	81 06	629	88 06
380	53 20	430	60 20	480	67 20	530	74 20	580	81 20	630	88 20
381	53 34	431	60 34	481	67 34	531	74 34	581	81 34	631	88 34
382	53 48	432	60 48	482	67 48	532	74 48	582	81 48	632	88 48
383	53 62	433	60 62	483	67 62	533	74 62	583	81 62	633	88 62
384	53 76	434	60 76	484	67 76	534	74 76	584	81 76	634	88 76
385	53 90	435	60 90	485	67 90	535	74 90	585	81 90	635	88 90
386	54 04	436	61 04	486	68 04	536	75 04	586	82 04	636	89 04
387	54 18	437	61 18	487	68 18	537	75 18	587	82 18	637	89 18
388	54 32	438	61 32	488	68 32	538	75 32	588	82 32	638	89 32
389	54 46	439	61 46	489	68 46	539	75 46	589	82 46	639	89 46
390	54 60	440	61 60	490	68 60	540	75 60	590	82 60	640	89 60
391	54 74	441	61 74	491	68 74	541	75 74	591	82 74	641	89 74
392	54 88	442	61 88	492	68 88	542	75 88	592	82 88	642	89 88
393	55 02	443	62 02	493	69 02	543	76 02	593	83 02	643	90 02
394	55 16	444	62 16	494	69 16	544	76 16	594	83 16	644	90 16
395	55 30	445	62 30	495	69 30	545	76 30	595	83 30	645	90 30
396	55 44	446	62 44	496	69 44	546	76 44	596	83 44	646	90 44
397	55 58	447	62 58	497	69 58	547	76 58	597	83 58	647	90 58
398	55 72	448	62 72	498	69 72	548	76 72	598	83 72	648	90 72
399	55 86	449	62 86	499	69 86	549	76 86	599	83 86	649	90 86

COTTON SELLER'S TABLE FROM 350 TO 14 1/16c

649 LBS AT

350	\$49	22	400	\$56	25	450	\$63	28	500	\$70	31	550	\$77	34	600	\$84	37
351	49	36	401	56	39	451	63	42	501	70	45	551	77	48	601	84	51
352	49	50	402	56	53	452	63	56	502	70	59	552	77	62	602	84	65
353	49	64	403	56	67	453	63	70	503	70	73	553	77	77	603	84	79
354	49	78	404	56	81	454	63	84	504	70	87	554	77	91	604	84	93
355	49	92	405	56	95	455	63	98	505	71	02	555	78	05	605	85	07
356	50	06	406	57	09	456	64	12	506	71	16	556	78	19	606	85	21
357	50	20	407	57	23	457	64	27	507	71	30	557	78	33	607	85	35
358	50	34	408	57	37	458	64	41	508	71	44	558	78	47	608	85	49
359	50	48	409	57	52	459	64	55	509	71	58	559	78	61	609	85	64
360	50	62	410	57	66	460	64	69	510	71	72	560	78	75	610	85	78
361	50	77	411	57	80	461	64	83	511	71	86	561	78	89	611	85	92
362	50	19	412	57	94	462	64	97	512	72	00	562	79	03	612	86	06
363	51	05	413	58	08	463	65	11	513	72	14	563	79	17	613	86	20
364	51	19	414	58	22	464	65	25	514	72	28	564	79	31	614	86	34
365	51	33	415	58	36	465	65	39	515	72	42	565	79	45	615	86	48
366	51	47	416	58	50	466	65	53	516	72	56	566	79	59	616	86	62
367	51	61	417	58	64	467	65	67	517	72	70	567	79	73	617	86	77
368	51	75	418	58	78	468	65	81	518	72	84	568	79	87	618	86	91
369	51	89	419	58	92	469	65	95	519	72	98	569	80	02	619	87	05
370	52	03	420	59	06	470	66	09	520	73	12	570	80	16	620	87	19
371	52	17	421	59	20	471	66	23	521	73	27	571	80	30	621	87	33
372	52	31	422	59	34	472	66	37	522	73	41	572	80	44	622	87	47
373	52	45	423	59	48	473	66	52	523	73	55	573	80	58	623	87	61
374	52	59	424	59	62	474	66	66	524	73	69	574	80	72	624	87	75
375	52	73	425	59	77	475	66	80	525	73	83	575	80	86	625	87	89
376	52	87	426	59	91	476	66	94	526	73	97	576	81	00	626	88	03
377	53	02	427	60	05	477	67	08	527	74	11	577	81	14	627	88	17
378	53	16	428	60	19	478	67	22	528	74	25	578	81	28	628	88	31
379	53	30	429	60	33	479	67	36	529	74	39	579	81	42	629	88	45
380	53	44	430	60	47	480	67	50	530	74	53	580	81	56	630	88	59
381	53	58	431	60	61	481	67	64	531	74	67	581	81	70	631	88	73
382	53	72	432	60	75	482	67	78	532	74	81	582	81	84	632	88	87
383	53	86	433	60	89	483	67	92	533	74	95	583	81	98	633	89	02
384	54	00	434	61	03	484	68	06	534	75	09	584	82	12	634	89	16
385	54	14	435	61	17	485	68	20	535	75	23	585	82	27	635	89	30
386	54	28	436	61	31	486	68	34	536	75	37	586	82	41	636	89	44
387	54	42	437	61	45	487	68	48	537	75	52	587	82	55	637	89	58
388	54	56	438	61	59	488	68	62	538	75	66	588	82	69	638	89	72
389	54	70	439	61	73	489	68	77	539	75	80	589	82	83	639	89	86
390	54	84	440	61	87	490	68	91	540	75	94	590	82	97	640	90	00
391	54	98	441	62	02	491	69	05	541	76	08	591	83	11	641	90	14
392	55	12	442	62	16	492	69	19	542	76	22	592	83	25	642	90	28
393	55	27	443	62	30	493	69	33	543	76	36	593	83	39	643	90	42
394	55	41	444	62	44	494	69	47	544	76	50	594	83	53	644	90	56
395	55	55	445	62	58	495	69	61	545	76	64	595	83	67	645	90	70
396	55	69	446	62	72	496	69	75	546	76	78	596	83	81	646	90	84
397	55	83	447	62	86	497	69	89	547	76	92	597	83	95	647	90	98
398	55	97	448	63	00	498	70	03	548	77	06	598	84	09	648	91	12
399	56	11	449	63	14	499	70	17	549	77	20	599	84	23	649	91	27

COTTON SELLER'S TABLE FROM 350 TO 14¹_{8c} 649 LBS AT

350	\$49	44	400	\$56	50	450	\$63	56	500	\$70	62	550	\$77	69	600	\$84	75
351	49	58	401	56	64	451	63	70	501	70	77	551	77	83	601	84	89
352	49	72	402	56	78	452	63	84	502	70	91	552	77	97	602	85	03
353	49	86	403	56	92	453	63	99	503	71	05	553	78	11	603	85	17
354	50	00	404	57	06	454	64	13	504	71	19	554	78	25	604	85	31
355	50	14	405	57	21	455	64	27	505	71	33	555	78	39	605	85	46
356	50	28	406	57	35	456	64	41	506	71	47	556	78	53	606	85	60
357	50	43	407	57	49	457	64	55	507	71	61	557	78	68	607	85	74
358	50	57	408	57	63	458	64	69	508	71	75	558	78	82	608	85	88
359	50	71	409	57	76	459	64	83	509	71	90	559	78	96	609	86	02
360	50	85	410	57	91	460	64	97	510	72	04	560	79	10	610	86	16
361	50	99	411	58	05	461	65	12	511	72	18	561	79	24	611	86	30
362	51	13	412	58	19	462	65	26	512	72	32	562	79	38	612	86	44
363	51	27	413	58	34	463	65	40	513	72	46	563	79	52	613	86	59
364	51	41	414	58	48	464	65	54	514	72	60	564	79	66	614	86	73
365	51	56	415	58	62	465	65	68	515	72	74	565	79	81	615	86	87
366	51	70	416	58	76	466	65	82	516	72	88	566	79	95	616	87	01
367	51	84	417	58	90	467	65	96	517	73	03	567	80	09	617	87	15
368	51	98	418	59	04	468	66	10	518	73	17	568	80	23	618	87	29
369	52	12	419	59	18	469	66	25	519	73	31	569	80	37	619	87	43
370	52	26	420	59	32	470	66	39	520	73	45	570	80	51	620	87	57
371	52	40	421	59	47	471	66	53	521	73	59	571	80	65	621	87	72
372	52	54	422	59	61	472	66	67	522	73	73	572	80	79	622	87	86
373	52	69	423	59	75	473	66	81	523	73	87	573	80	94	623	88	00
374	52	83	424	59	89	474	66	95	524	74	01	574	81	08	624	88	14
375	52	97	425	60	03	475	67	09	525	74	16	575	81	22	625	88	28
376	53	11	426	60	17	476	67	23	526	74	30	576	81	36	626	88	42
377	53	25	427	60	31	477	67	38	527	74	44	577	81	50	627	88	56
378	53	39	428	60	45	478	67	52	528	74	58	578	81	64	628	88	70
379	53	53	429	60	60	479	67	66	529	74	72	579	81	78	629	88	85
380	53	67	430	60	74	480	67	80	530	74	86	580	81	92	630	88	99
381	53	82	431	60	88	481	67	94	531	75	00	581	82	07	631	89	13
382	53	96	432	61	02	482	68	08	532	75	14	582	82	21	632	89	27
383	54	10	433	61	16	483	68	22	533	75	29	583	82	35	633	89	41
384	54	24	434	61	30	484	68	36	534	75	43	584	82	49	634	89	55
385	54	38	435	61	44	485	68	51	535	75	57	585	82	63	635	89	69
386	54	52	436	61	58	486	68	65	536	75	71	586	82	77	636	89	83
387	54	66	437	61	73	487	68	79	537	75	85	587	82	91	637	89	98
388	54	80	438	61	87	488	68	93	538	75	99	588	83	05	638	90	12
389	54	95	439	62	01	489	69	07	539	76	13	589	83	20	639	90	26
390	55	09	440	62	15	490	69	21	540	76	27	590	83	34	640	90	40
391	55	23	441	62	29	491	69	35	541	76	42	591	83	48	641	90	54
392	55	37	442	62	43	492	69	49	542	76	56	592	83	62	642	90	68
393	55	51	443	62	57	493	69	64	543	76	70	593	83	76	643	90	82
394	55	65	444	62	71	494	69	78	544	76	84	594	83	90	644	90	96
395	55	79	445	62	86	495	69	92	545	76	98	595	84	04	645	91	11
396	55	93	446	63	00	496	70	06	546	77	12	596	84	18	646	91	25
397	56	08	447	63	14	497	70	20	547	77	26	597	84	33	647	91	39
398	56	22	448	63	28	498	70	34	548	77	40	598	84	47	648	91	53
399	56	36	449	63	42	499	70	48	549	77	55	599	84	61	649	91	67

COTTON SELLER'S TABLE FROM 350 TO 14³ 649 LBS AT 16^c

350	\$49 66	400	\$56 75	450	\$63 84	500	\$70 94	550	\$78 03	600	\$85 12
351	49 80	401	56 89	451	63 99	501	71 08	551	78 17	601	85 27
352	49 94	402	57 03	452	64 13	502	71 22	552	78 31	602	85 41
353	50 08	403	57 18	453	64 27	503	71 36	553	78 46	603	85 55
354	50 22	404	57 32	454	64 41	504	71 50	554	78 60	604	85 69
355	50 37	405	57 46	455	64 55	505	71 65	555	78 74	605	85 83
356	50 51	406	57 60	456	64 69	506	71 79	556	78 88	606	85 98
357	50 65	407	57 74	457	64 84	507	71 93	557	79 02	607	86 12
358	50 79	408	57 88	458	64 98	508	72 07	558	79 17	608	86 26
359	50 93	409	58 03	459	65 12	509	72 21	559	79 31	609	86 40
360	51 07	410	58 17	460	65 26	510	72 26	560	79 45	610	86 54
361	51 22	411	58 31	461	65 40	511	72 50	561	79 59	611	86 69
362	51 36	412	58 45	462	65 55	512	72 64	562	79 73	612	86 83
363	51 50	413	58 59	463	65 69	513	72 78	563	79 88	613	86 97
364	51 64	414	58 74	464	65 83	514	72 92	564	80 02	614	87 11
365	51 78	415	58 88	465	65 97	515	73 07	565	80 16	615	87 25
366	51 93	416	59 02	466	66 11	516	73 21	566	80 30	616	87 39
367	52 07	417	59 16	467	66 26	517	73 35	567	80 44	617	87 54
368	52 21	418	59 30	468	66 40	518	73 49	568	80 58	618	87 68
369	52 35	419	59 45	469	66 54	519	73 63	569	80 73	619	87 82
370	52 49	420	59 59	470	66 68	520	73 77	570	80 87	620	87 96
371	52 64	421	59 73	471	66 82	521	73 92	571	81 01	621	88 10
372	52 78	422	59 87	472	66 96	522	74 06	572	81 15	622	88 25
373	52 92	423	60 01	473	67 11	523	74 20	573	81 29	623	88 39
374	53 06	424	60 15	474	67 25	524	74 34	574	81 44	624	88 53
375	53 20	425	60 30	475	67 39	525	74 48	575	81 58	625	88 67
376	53 34	426	60 44	476	67 53	526	74 63	576	81 72	626	88 81
377	53 49	427	60 58	477	67 67	527	74 77	577	81 86	627	88 96
378	53 63	428	60 72	478	67 82	528	74 91	578	82 00	628	89 10
379	53 77	429	60 86	479	67 96	529	75 05	579	82 15	629	89 24
380	53 91	430	61 01	480	68 10	530	75 19	580	82 30	630	89 38
381	54 05	431	61 15	481	68 24	531	75 34	581	82 43	631	89 52
382	54 20	432	61 29	482	68 38	532	75 48	582	82 57	632	89 66
383	54 34	433	61 43	483	68 53	533	75 62	583	82 71	633	89 81
384	54 48	434	61 57	484	68 67	534	75 76	584	82 85	634	89 95
385	54 62	435	61 71	485	68 81	535	75 90	585	83 00	635	90 09
386	54 76	436	61 86	486	68 95	536	76 04	586	83 14	636	90 23
387	54 91	437	62 00	487	69 09	537	76 19	587	83 28	637	90 37
388	55 05	438	62 14	488	69 23	538	76 33	588	83 42	638	90 52
389	55 19	439	62 28	489	69 38	539	76 47	589	83 56	639	90 66
390	55 33	440	62 42	490	69 52	540	76 61	590	83 71	640	90 80
391	55 47	441	62 57	491	69 66	541	76 75	591	83 85	641	90 94
392	55 61	442	62 71	492	69 80	542	76 90	592	83 99	642	91 08
393	55 76	443	62 85	493	69 94	543	77 04	593	84 13	643	91 23
394	55 90	444	62 99	494	70 09	544	77 18	594	84 27	644	91 37
395	56 04	445	63 13	495	70 23	545	77 32	595	84 42	645	91 51
396	56 18	446	63 28	496	70 37	546	77 46	596	84 56	646	91 65
397	56 32	447	63 42	497	70 51	547	77 61	597	84 70	647	91 79
398	56 47	448	63 56	498	70 65	548	77 75	598	84 84	648	91 93
399	56 61	449	63 70	499	70 80	549	77 89	599	84 98	649	92 08

COTTON SELLER'S TABLE FROM 350 TO 14¹/₄c

649 LBS AT

350	\$49	87	400	\$57	00	450	\$64	12	500	\$71	25	550	\$78	37	600	\$85	50
351	50	02	401	57	14	451	64	27	501	71	39	551	78	52	601	85	64
352	50	16	402	57	28	452	64	41	502	71	53	552	78	66	602	85	78
353	50	30	403	57	43	453	64	55	503	71	68	553	78	80	603	85	93
354	50	44	404	57	57	454	64	69	504	71	82	554	78	94	604	86	07
355	50	59	405	57	71	455	64	84	505	71	96	555	79	09	605	86	21
356	50	73	406	57	85	456	64	98	506	72	10	556	79	23	606	86	35
357	50	87	407	58	00	457	65	12	507	72	25	557	79	37	607	86	50
358	51	01	408	58	14	458	65	26	508	72	39	558	79	51	608	86	64
359	51	16	409	58	28	459	65	41	509	72	53	559	79	66	609	86	78
360	51	30	410	58	42	460	65	55	510	72	67	560	79	80	610	86	92
361	51	44	411	58	57	461	65	69	511	72	82	561	79	94	611	87	07
362	51	58	412	58	71	462	65	83	512	72	96	562	80	08	612	87	21
363	51	73	413	58	85	463	65	98	513	73	10	563	80	23	613	87	35
364	51	87	414	58	99	464	66	12	514	73	24	564	80	37	614	87	49
365	52	01	415	59	14	465	66	26	515	73	39	565	80	51	615	87	64
366	52	15	416	59	28	466	66	40	516	73	53	566	80	65	616	87	78
367	52	30	417	59	42	467	66	55	517	73	67	567	80	80	617	87	92
368	52	44	418	59	56	468	66	69	518	73	81	568	80	94	618	88	06
369	52	58	419	59	71	469	66	83	519	73	96	569	81	08	619	88	21
370	52	72	420	59	85	470	66	97	520	74	10	570	81	22	620	88	35
371	52	87	421	59	99	471	67	12	521	74	24	571	81	37	621	88	49
372	53	01	422	60	13	472	67	26	522	74	38	572	81	51	622	88	63
373	53	15	423	60	28	473	67	40	523	74	53	573	81	65	623	88	78
374	53	29	424	60	42	474	67	54	524	74	67	574	81	79	624	88	92
375	53	44	425	60	56	475	67	69	525	74	81	575	81	94	625	89	06
376	53	58	426	60	70	476	67	83	526	74	95	576	82	08	626	89	20
377	53	72	427	60	85	477	67	97	527	75	10	577	82	22	627	89	35
378	53	86	428	60	99	478	68	11	528	75	24	578	82	36	628	89	49
379	54	01	429	61	13	479	68	26	529	75	38	579	82	51	629	89	63
380	54	15	430	61	27	480	68	40	530	75	52	580	82	65	630	89	77
381	54	29	431	61	42	481	68	54	531	75	67	581	82	79	631	89	92
382	54	43	432	61	56	482	68	68	532	75	81	582	82	93	632	90	06
383	54	58	433	61	70	483	68	83	533	75	95	583	83	08	633	90	20
384	54	72	434	61	84	484	68	97	534	76	09	584	83	22	634	90	34
385	54	86	435	61	99	485	69	11	535	76	24	585	83	36	635	90	49
386	55	00	436	62	13	486	69	25	536	76	38	586	83	50	636	90	63
387	55	15	437	62	27	487	69	40	537	76	52	587	83	65	637	90	77
388	55	29	438	62	41	488	69	54	538	76	66	588	83	79	638	90	91
389	55	43	439	62	56	489	69	68	539	76	81	589	83	93	639	91	06
390	55	57	440	62	70	490	69	82	540	76	95	590	84	07	640	91	20
391	55	72	441	62	84	491	69	97	541	77	09	591	84	22	641	91	34
392	55	86	442	62	98	492	70	11	542	77	23	592	84	36	642	91	48
393	56	00	443	63	13	493	70	25	543	77	38	593	84	50	643	91	63
394	56	14	444	63	27	494	70	39	544	77	52	594	84	64	644	91	77
395	56	29	445	63	41	495	70	54	545	77	66	595	84	79	645	91	91
396	56	43	446	63	55	496	70	68	546	77	80	596	84	93	646	92	05
397	56	57	447	63	70	497	70	82	547	77	95	597	85	07	647	92	20
398	56	71	448	63	84	498	70	96	548	78	09	598	85	21	648	92	34
399	56	86	449	63	98	499	71	11	549	78	23	599	85	36	649	92	48

COTTON SELLER'S TABLE FROM 350 TO 14⁵_{16c} 649 LBS AT

350	\$50	09	400	\$57	25	450	\$64	41	500	\$71	56	550	\$78	72	600	\$85	87
351	50	24	401	57	39	451	64	55	501	71	71	551	78	86	601	86	02
352	50	38	402	57	54	452	64	69	502	71	85	552	79	00	602	86	16
353	50	52	403	57	68	453	64	84	503	71	99	553	79	15	603	86	30
354	50	67	404	57	82	454	64	98	504	72	13	554	79	29	604	86	45
355	50	81	405	57	97	455	65	12	505	72	28	555	79	43	605	86	59
356	50	95	406	58	11	456	65	26	506	72	42	556	79	58	606	86	73
357	51	10	407	58	25	457	65	41	507	72	56	557	79	72	607	86	88
358	51	24	408	58	39	458	65	55	508	72	71	558	79	86	608	87	02
359	51	38	409	58	54	459	65	69	509	72	85	559	80	01	609	87	16
360	51	52	410	58	68	460	65	84	510	72	99	560	80	15	610	87	31
361	51	67	411	58	82	461	65	98	511	73	14	561	80	29	611	87	45
362	51	81	412	58	97	462	66	12	512	73	28	562	80	44	612	87	59
363	51	95	413	59	11	463	66	27	513	73	42	563	80	58	613	87	74
364	52	10	414	59	25	464	66	41	514	73	57	564	80	72	614	87	88
365	52	24	415	59	40	465	66	55	515	73	71	565	80	87	615	88	02
366	52	38	416	59	54	466	66	70	516	73	85	566	81	01	616	88	16
367	52	53	417	59	68	467	66	84	517	74	00	567	81	15	617	88	31
368	52	67	418	59	83	468	66	98	518	74	14	568	81	29	618	88	45
369	52	81	419	59	97	469	67	13	519	74	28	569	81	44	619	88	59
370	52	96	420	60	11	470	67	27	520	74	42	570	81	58	620	88	74
371	53	10	421	60	26	471	67	41	521	74	57	571	81	72	621	88	88
372	53	24	422	60	40	472	67	55	522	74	71	572	81	87	622	89	02
373	53	39	423	60	54	473	67	70	523	74	85	573	82	01	623	89	17
374	53	53	424	60	68	474	67	84	524	75	00	574	82	15	624	89	31
375	53	67	425	60	83	475	67	98	525	75	14	575	82	30	625	89	45
376	53	81	426	60	97	476	68	13	526	75	28	576	82	44	626	89	60
377	53	96	427	61	11	477	68	27	527	75	43	577	82	58	627	89	74
378	54	10	428	61	26	478	68	41	528	75	57	578	82	73	628	89	88
379	54	24	429	61	40	479	68	56	529	75	71	579	82	87	629	90	03
380	54	39	430	61	54	480	68	70	530	75	86	580	83	01	630	90	17
381	54	53	431	61	69	481	68	84	531	76	00	581	83	16	631	90	31
382	54	67	432	61	83	482	68	99	532	76	14	582	83	30	632	90	45
383	54	82	433	61	97	483	69	13	533	76	29	583	83	44	633	90	60
384	54	96	434	62	12	484	69	27	534	76	43	584	83	58	634	90	74
385	55	10	435	62	26	485	69	42	535	76	57	585	83	73	635	90	88
386	55	25	436	62	40	486	69	56	536	76	71	586	83	87	636	91	03
387	55	39	437	62	55	487	69	70	537	76	86	587	84	01	637	91	17
388	55	53	438	62	69	488	69	84	538	77	00	588	84	16	638	91	31
389	55	68	439	62	83	489	69	99	539	77	14	589	84	30	639	91	46
390	55	82	440	62	97	490	70	13	540	77	29	590	84	44	640	91	60
391	55	96	441	63	12	491	70	27	541	77	43	591	84	59	641	91	74
392	56	10	442	63	26	492	70	42	542	77	57	592	84	73	642	91	89
393	56	25	443	63	40	493	70	56	543	77	72	593	84	87	643	92	03
394	56	39	444	63	55	494	70	70	544	77	86	594	85	02	644	92	17
395	56	53	445	63	69	495	70	85	545	78	00	595	85	16	645	92	32
396	56	68	446	63	83	496	70	99	546	78	15	596	85	30	646	92	46
397	56	82	447	63	98	497	71	13	547	78	29	597	85	45	647	92	60
398	56	96	448	64	12	498	71	28	548	78	43	598	85	59	648	92	74
399	57	11	449	64	26	499	71	42	549	78	58	599	85	73	649	92	89

COTTON SELLER'S TABLE FROM 350 TO 143

649 LBS A/ 8c

350	\$50	31	400	\$57	50	450	\$64	69	500	\$71	87	550	\$79	06	600	\$86	25
351	50	46	401	57	64	451	64	83	501	72	02	551	79	21	601	86	39
352	50	60	402	57	79	452	64	97	502	72	16	552	79	35	602	86	54
353	50	74	403	57	93	453	65	12	503	72	31	553	79	49	603	86	68
354	50	89	404	58	07	454	65	26	504	72	45	554	79	64	604	86	82
355	51	03	405	58	22	455	65	41	505	72	59	555	79	78	605	86	97
356	51	17	406	58	36	456	65	55	506	72	74	556	79	92	606	87	11
357	51	32	407	58	51	457	65	69	507	72	88	557	80	07	607	87	26
358	51	46	408	58	65	458	65	84	508	73	02	558	80	21	608	87	40
359	51	61	409	58	79	459	65	98	509	73	17	559	80	36	609	87	54
360	51	75	410	58	94	460	66	12	510	73	31	560	80	50	610	87	69
361	51	89	411	59	08	461	66	27	511	73	46	561	80	64	611	87	83
362	52	04	412	59	22	462	66	41	512	73	60	562	80	79	612	87	97
363	52	18	413	59	37	463	66	56	513	73	74	563	80	93	613	88	12
364	52	32	414	59	51	464	66	70	514	73	89	564	81	07	614	88	26
365	52	47	415	59	66	465	66	84	515	74	03	565	81	22	615	88	41
366	52	61	416	59	80	466	66	99	516	74	17	566	81	36	616	88	56
367	52	76	417	59	94	467	67	13	517	74	32	567	81	51	617	88	69
368	52	90	418	60	09	468	67	27	518	74	46	568	81	65	618	88	84
369	53	04	419	60	23	469	67	42	519	74	61	569	81	79	619	88	98
370	53	19	420	60	37	470	67	56	520	74	75	570	81	94	620	89	12
371	53	33	421	60	52	471	67	71	521	74	89	571	82	08	621	89	27
372	53	47	422	60	66	472	67	85	522	75	04	572	82	22	622	89	41
373	53	62	423	60	81	473	67	99	523	75	18	573	82	37	623	89	56
374	53	76	424	60	95	474	68	14	524	75	32	574	82	51	624	89	70
375	53	91	425	61	09	475	68	28	525	75	47	575	82	66	625	89	84
376	54	05	426	61	24	476	68	42	526	75	61	576	82	80	626	89	99
377	54	19	427	61	38	477	68	57	527	75	76	577	82	94	627	90	13
378	54	34	428	61	52	478	68	71	528	75	90	578	83	09	628	90	27
379	54	48	429	61	67	479	68	86	529	76	04	579	83	23	629	90	42
380	54	62	430	61	81	480	69	00	530	76	19	580	83	37	630	90	56
381	54	77	431	61	96	481	69	14	531	76	33	581	83	52	631	90	71
382	54	91	432	62	10	482	69	29	532	76	47	582	83	66	632	90	85
383	55	06	433	62	24	483	69	43	533	76	62	583	83	81	633	90	99
384	55	20	434	62	39	484	69	57	534	76	76	584	83	95	634	91	14
385	55	34	435	62	53	485	69	72	535	76	91	585	84	09	635	91	28
386	55	49	436	62	67	486	69	86	536	77	05	586	84	24	636	91	42
387	55	63	437	62	82	487	70	01	537	77	19	587	84	38	637	91	57
388	55	77	438	62	96	488	70	15	538	77	34	588	84	52	638	91	71
389	55	92	439	63	11	489	70	29	539	77	48	589	84	67	639	91	86
390	56	06	440	63	25	490	70	44	540	77	62	590	84	81	640	92	00
391	56	21	441	63	39	491	70	58	541	77	77	591	84	96	641	92	14
392	56	35	442	63	54	492	70	72	542	77	91	592	85	10	642	92	29
393	56	49	443	63	68	493	70	87	543	78	06	593	85	24	643	92	43
394	56	64	444	63	82	494	71	01	544	78	20	594	85	39	644	92	57
395	56	78	445	63	97	495	71	16	545	78	34	595	85	53	645	92	72
396	56	92	446	64	11	496	71	30	546	78	49	596	85	67	646	92	86
397	57	07	447	64	26	497	71	44	547	78	63	597	85	82	647	93	01
398	57	21	448	64	40	498	71	59	548	78	77	598	85	96	648	93	15
399	57	36	449	64	54	499	71	73	549	78	92	599	86	11	649	93	29

COTTON SELLER'S TABLE FROM 350 TO 147

649 LBS AT 16c

350	50	53	400	57	75	450	64	97	500	72	19	550	79	41	600	86	62
351	50	68	401	57	89	451	65	11	501	72	33	551	79	55	601	86	77
352	50	82	402	58	04	452	65	26	502	72	48	552	79	69	602	86	91
353	50	96	403	58	18	453	65	40	503	72	62	553	79	84	603	87	06
354	51	11	404	58	33	454	65	55	504	72	76	554	79	98	604	87	20
355	51	25	405	58	47	455	65	69	505	72	91	555	80	13	605	87	35
356	51	40	406	58	62	456	65	83	506	73	05	556	80	27	606	87	49
357	51	54	407	58	76	457	65	98	507	73	20	557	80	42	607	87	64
358	51	69	408	58	90	458	66	12	508	73	34	558	80	56	608	87	78
359	51	83	409	59	05	459	66	27	509	73	49	559	80	71	609	87	92
360	51	97	410	59	19	460	66	41	510	73	63	560	80	85	610	88	07
361	52	12	411	59	34	461	66	56	511	73	78	561	80	99	611	88	21
362	52	26	412	59	48	462	66	70	512	73	92	562	81	14	612	88	36
363	52	41	413	59	63	463	66	85	513	74	06	563	81	28	613	88	50
364	52	55	414	59	77	464	66	99	514	74	21	564	81	43	614	88	65
365	52	70	415	59	92	465	67	13	515	74	35	565	81	57	615	88	79
366	52	84	416	60	06	466	67	28	516	74	50	566	81	72	616	88	93
367	52	99	417	60	20	467	67	42	517	74	64	567	81	86	617	89	08
368	53	13	418	60	35	468	67	57	518	74	79	568	82	00	618	89	22
369	53	27	419	60	49	469	67	71	519	74	93	569	82	15	619	89	37
370	53	42	420	60	64	470	67	86	520	75	07	570	82	29	620	89	51
371	53	56	421	60	78	471	68	00	521	75	22	571	82	44	621	89	66
372	53	71	422	60	93	472	68	14	522	75	36	572	82	58	622	89	80
373	53	85	423	61	07	473	68	29	523	75	51	573	82	73	623	89	95
374	54	00	424	61	21	474	68	43	524	75	65	574	82	87	624	90	09
375	54	14	425	61	36	475	68	58	525	75	80	575	83	02	625	90	23
376	54	28	426	61	50	476	68	72	526	75	94	576	83	16	626	90	38
377	54	43	427	61	65	477	68	87	527	76	09	577	83	30	627	90	52
378	54	57	428	61	79	478	69	01	528	76	23	578	83	45	628	90	67
379	54	72	429	61	94	479	69	16	529	76	37	579	83	59	629	90	81
380	54	86	430	62	08	480	69	30	530	76	52	580	83	74	630	90	96
381	55	01	431	62	23	481	69	44	531	76	66	581	83	88	631	91	10
382	55	15	432	62	37	482	69	59	532	76	81	582	84	03	632	91	24
383	55	30	433	62	51	483	69	73	533	76	95	583	84	17	633	91	39
384	55	44	434	62	66	484	69	88	534	77	10	584	84	31	634	91	53
385	55	58	435	62	80	485	70	02	535	77	24	585	84	46	635	91	68
386	55	73	436	62	95	486	70	17	536	77	38	586	84	60	636	91	82
387	55	87	437	63	09	487	70	31	537	77	53	587	84	75	637	91	97
388	56	02	438	63	24	488	70	45	538	77	67	588	84	89	638	92	11
389	56	16	439	63	38	489	70	60	539	77	82	589	85	04	639	92	26
390	56	31	440	63	52	490	70	74	540	77	96	590	85	18	640	92	40
391	56	45	441	63	67	491	70	89	541	78	11	591	85	33	641	92	54
392	56	59	442	63	81	492	71	03	542	78	25	592	85	47	642	92	69
393	56	74	443	63	96	493	71	18	543	78	40	593	85	61	643	92	83
394	56	88	444	64	10	494	71	32	544	78	54	594	85	76	644	92	98
395	57	03	445	64	25	495	71	47	545	78	68	595	85	90	645	93	12
396	57	17	446	64	39	496	71	61	546	78	83	596	86	05	646	93	27
397	57	32	447	64	54	497	71	75	547	78	97	597	86	19	647	93	41
398	57	46	448	64	68	498	71	90	548	79	12	598	86	34	648	93	55
399	57	61	449	64	82	499	72	04	549	79	26	599	86	48	649	93	70

COTTON SELLER'S TABLE FROM 350 TO 14¹/₂^c 649 LBS AT

350	\$50	75	400	\$58	00	450	\$65	25	500	\$72	50	550	\$79	75	600	\$87	00
351	50	89	401	58	14	451	65	39	501	72	64	551	79	89	601	87	14
352	51	04	402	58	29	452	65	54	502	72	79	552	80	04	602	87	29
353	51	18	403	58	43	453	65	68	503	72	93	553	80	18	603	87	43
354	51	33	404	58	58	454	65	83	504	73	08	554	80	33	604	87	58
355	51	47	405	58	72	455	65	97	505	73	22	555	80	47	605	87	72
356	51	62	406	58	87	456	66	12	506	73	37	556	80	62	606	87	87
357	51	76	407	59	01	457	66	26	507	73	51	557	80	76	607	88	01
358	51	91	408	59	16	458	66	41	508	73	66	558	80	91	608	88	16
359	52	05	509	59	30	459	66	55	509	73	80	559	81	05	609	88	30
360	52	20	410	59	45	460	66	70	510	73	95	560	81	20	610	88	45
361	52	34	411	59	59	461	66	84	511	74	09	561	81	34	611	88	59
362	52	49	412	59	74	462	66	99	512	74	24	562	81	49	612	88	74
363	52	63	413	59	88	463	67	13	513	74	38	563	81	63	613	88	88
364	52	78	414	60	03	464	67	28	514	74	53	564	81	78	614	89	03
365	52	92	415	60	17	465	67	42	515	74	67	565	81	92	615	89	17
366	53	07	416	60	32	466	67	57	516	74	82	566	82	07	616	89	32
367	53	21	417	60	46	467	67	71	517	74	96	567	82	21	617	89	46
368	53	36	418	60	61	468	67	86	518	75	11	568	82	36	618	89	61
369	53	50	419	60	75	469	68	00	519	75	25	569	82	50	619	89	75
370	53	65	420	60	90	470	68	15	520	75	40	570	82	65	620	89	90
371	53	79	421	61	04	471	68	29	521	75	54	571	82	79	621	90	04
372	53	94	422	61	19	472	68	44	522	75	69	572	82	94	622	90	19
373	54	08	423	61	33	473	68	58	523	75	83	573	83	08	623	90	33
374	54	23	424	61	48	474	68	73	524	75	98	574	83	23	624	90	48
375	54	37	425	61	62	475	68	87	525	76	12	575	83	37	625	90	62
376	54	52	426	61	77	476	69	02	526	76	27	576	83	52	626	90	77
377	54	66	427	61	91	477	69	16	527	76	41	577	83	66	627	90	91
378	54	81	428	62	06	478	69	31	528	76	56	578	83	81	628	91	06
379	54	95	429	62	20	479	69	45	529	76	70	579	83	95	629	91	20
380	55	10	430	62	35	480	69	60	530	76	85	580	84	10	630	91	35
381	55	24	431	62	49	481	69	74	531	76	99	581	84	24	631	91	49
382	55	39	432	62	64	482	69	89	532	77	14	582	84	39	632	91	64
383	55	53	433	62	78	483	70	03	533	77	28	583	84	53	633	91	78
384	55	68	434	62	93	484	70	18	534	77	43	584	84	68	634	91	93
385	55	82	435	63	07	485	70	32	535	77	57	585	84	82	635	92	07
386	55	97	436	63	22	486	70	47	536	77	72	586	84	97	636	92	22
387	56	11	437	63	36	487	70	61	537	77	86	587	85	11	637	92	36
388	56	26	438	63	51	488	70	76	538	78	01	588	85	26	638	92	51
389	56	40	439	63	65	489	70	90	539	78	15	589	85	40	639	92	65
390	56	55	440	63	80	490	71	05	540	78	30	590	85	55	640	92	80
391	56	69	441	63	94	491	71	19	541	78	44	591	85	69	641	92	94
392	56	84	442	64	09	492	71	34	542	78	59	592	85	84	642	93	09
393	56	98	443	64	23	493	71	48	543	78	73	593	85	98	643	93	23
394	57	13	444	64	38	494	71	63	544	78	88	594	86	13	644	93	38
395	57	27	445	64	52	495	71	77	545	79	02	595	86	27	645	93	52
396	57	42	446	64	67	496	71	92	546	79	17	596	86	42	646	93	67
397	57	56	447	64	81	497	72	06	547	79	31	597	86	56	647	93	81
398	57	71	448	64	96	498	72	21	548	79	46	598	86	71	648	93	96
399	57	85	449	65	10	499	72	35	549	79	60	599	86	85	649	94	10

COTTON SELLER'S TABLE FROM 350 TO 14⁹_{16c} 649 LBS AT

350	\$50	97	400	\$58	25	450	\$65	53	500	\$72	81	550	\$80	09	600	\$87	37
351	51	11	401	58	40	451	65	68	501	72	96	551	80	24	601	87	50
352	51	26	402	58	54	452	65	82	502	73	10	552	80	38	602	87	67
353	51	41	403	58	69	453	65	97	503	73	25	553	80	53	603	87	81
354	51	55	404	58	83	454	66	11	504	73	39	554	80	68	604	87	96
355	51	70	405	58	98	455	66	26	505	73	54	555	80	82	605	88	10
356	51	84	406	59	12	456	66	40	506	73	69	556	80	97	606	88	25
357	51	99	407	59	27	457	66	55	507	73	83	557	81	11	607	88	39
358	52	13	408	59	41	458	66	70	508	73	98	558	81	26	608	88	54
359	52	28	409	59	56	459	66	84	509	74	12	559	81	40	609	88	69
360	52	42	410	59	71	460	66	99	510	74	27	560	81	55	610	88	83
361	52	57	411	59	85	461	67	13	511	74	41	561	81	70	611	88	98
362	52	72	412	60	00	462	67	28	512	74	56	562	81	84	612	89	12
363	52	86	413	60	14	463	67	42	513	74	71	563	81	99	613	89	27
364	53	01	414	60	29	464	67	57	514	74	85	564	82	13	614	89	41
365	53	15	415	60	43	465	67	72	515	75	00	565	82	28	615	89	56
366	53	30	416	60	58	466	67	86	516	75	14	566	82	42	616	89	70
367	53	44	417	60	73	467	68	01	517	75	29	567	82	57	617	89	85
368	53	59	418	60	87	468	68	15	518	75	43	568	82	71	618	90	00
369	53	74	419	61	02	469	68	30	519	75	58	569	82	86	619	90	14
370	53	88	420	61	16	470	68	44	520	75	72	570	83	01	620	90	29
371	54	03	421	61	31	471	68	59	521	75	87	571	83	15	621	90	43
372	54	17	422	61	45	472	68	73	522	76	02	572	83	30	622	90	58
373	54	32	423	61	60	473	68	88	523	76	16	573	83	44	623	90	72
374	54	46	424	61	74	474	69	03	524	76	31	574	83	59	624	90	87
375	54	61	425	61	89	475	69	17	525	76	45	575	83	73	625	91	02
376	54	75	426	62	04	476	69	32	526	76	60	576	83	88	626	91	16
377	54	90	427	62	18	477	69	46	527	76	74	577	84	03	627	91	31
378	55	05	428	62	33	478	69	61	528	76	89	578	84	17	628	91	45
379	55	19	429	62	47	479	69	75	529	77	04	579	84	32	629	91	60
380	55	34	430	62	62	480	69	90	530	77	18	580	84	46	630	91	74
381	55	48	431	62	76	481	70	05	531	77	33	581	84	61	631	91	89
382	55	63	432	62	91	482	70	19	532	77	47	582	84	75	632	92	03
383	55	77	433	63	06	483	70	34	533	77	62	583	84	90	633	92	18
384	55	92	434	63	20	484	70	48	534	77	76	584	85	04	634	92	33
385	56	07	435	63	34	485	70	63	535	77	91	585	85	19	635	92	47
386	56	21	436	63	48	486	70	77	536	78	05	586	85	34	636	92	62
387	56	36	437	63	63	487	70	92	537	78	20	587	85	48	637	92	76
388	56	50	438	63	78	488	71	06	538	78	35	588	85	63	638	92	91
389	56	65	439	63	93	489	71	21	539	78	49	589	85	77	639	93	05
390	56	79	440	64	07	490	71	36	540	78	64	590	85	92	640	93	20
391	56	94	441	64	22	491	71	50	541	78	78	591	86	06	641	93	35
392	57	08	442	64	37	492	71	65	542	78	93	592	86	21	642	93	49
393	57	23	443	64	51	493	71	79	543	79	07	593	86	36	643	93	64
394	57	38	444	64	66	494	71	94	544	79	22	594	86	50	644	93	78
395	57	52	445	64	80	495	72	08	545	79	37	595	86	65	645	93	93
396	57	67	446	64	95	496	72	23	546	79	51	596	86	79	646	94	07
397	57	81	447	65	09	497	72	38	547	79	66	597	86	94	647	94	22
398	57	96	448	65	24	498	72	52	548	79	80	598	87	08	648	94	36
399	58	10	449	65	39	499	72	67	549	79	95	599	87	23	649	94	51

COTTON SELLER'S TABLE FROM 350 TO 14⁵_{8c} 649 LBS AT

350	\$51	19	400	\$58	50	450	\$65	81	500	\$73	12	550	\$80	44	600	\$87	75
351	51	33	401	58	65	451	65	96	501	73	27	551	80	58	601	87	90
352	51	48	402	58	79	452	66	10	502	73	42	552	80	73	602	88	04
353	51	63	403	58	94	453	66	25	503	73	56	553	80	88	603	88	19
354	51	77	404	59	08	454	66	40	504	73	71	554	81	02	604	88	33
355	51	92	405	59	23	455	66	54	505	73	86	555	81	17	605	88	48
356	52	06	406	59	38	456	66	69	506	74	00	556	81	31	606	88	63
357	52	21	407	59	52	457	66	84	507	74	15	557	81	46	607	88	77
358	52	36	408	59	67	458	66	98	508	74	29	558	81	61	608	88	92
359	52	50	409	59	82	459	67	13	509	74	44	559	81	75	609	89	07
360	52	65	410	59	96	460	67	27	510	74	59	560	81	90	610	89	21
361	52	80	411	60	11	461	67	42	511	74	73	561	82	05	611	89	36
362	52	94	412	60	25	462	67	57	512	74	88	562	82	19	612	89	50
363	53	09	413	60	40	463	67	71	513	75	03	563	82	34	613	89	65
364	53	23	414	60	55	464	67	86	514	75	17	564	82	48	614	89	80
365	53	38	415	60	69	465	68	01	515	75	32	565	82	63	615	89	94
366	53	53	416	60	84	466	68	15	516	75	46	566	82	78	616	90	09
367	53	67	417	60	99	467	68	30	517	75	61	567	82	92	617	90	24
368	53	82	418	61	13	468	68	44	518	75	76	568	83	07	618	90	38
369	53	97	419	61	28	469	68	59	519	75	90	569	83	22	619	90	53
370	54	11	420	61	42	470	68	74	520	76	05	570	83	36	620	90	67
371	54	26	421	61	57	471	68	88	521	76	20	571	83	51	621	90	82
372	54	40	422	61	72	472	69	03	522	76	34	572	83	65	622	90	97
373	54	55	423	61	86	473	69	18	523	76	49	573	83	80	623	91	11
374	54	70	424	62	01	474	69	32	524	76	63	574	83	95	624	91	26
375	54	84	425	62	16	475	69	47	525	76	78	575	84	09	625	91	41
376	54	99	426	62	30	476	69	61	526	76	93	576	84	24	626	91	55
377	55	14	427	62	45	477	69	76	527	77	07	577	84	39	627	91	70
378	55	28	428	62	59	478	69	91	528	77	22	578	84	53	628	91	84
379	55	43	429	62	74	479	70	05	529	77	37	579	84	68	629	91	99
380	55	57	430	62	89	480	70	20	530	77	51	580	84	82	630	92	14
381	55	72	431	63	03	481	70	35	531	77	66	581	84	97	631	92	28
382	55	87	432	63	18	482	70	49	532	77	80	582	85	12	632	92	43
383	56	01	433	63	33	483	70	64	533	77	95	583	85	26	633	92	58
384	56	16	434	63	47	484	70	78	534	78	10	584	85	41	634	92	72
385	56	31	435	63	62	485	70	93	535	78	24	585	85	56	635	92	87
386	56	45	436	63	76	486	71	08	536	78	39	586	85	70	636	93	01
387	56	60	437	63	91	487	71	22	537	78	54	587	85	85	637	93	16
388	56	74	438	64	06	488	71	37	538	78	68	588	85	99	638	93	31
389	56	89	439	64	20	489	71	52	539	78	83	589	86	14	639	93	45
390	57	04	440	64	35	490	71	66	540	78	97	590	86	29	640	93	60
391	57	18	441	64	50	491	71	81	541	79	12	591	86	43	641	93	75
392	57	33	442	64	64	492	71	95	542	79	27	592	86	58	642	93	89
393	57	48	443	64	79	493	72	10	543	79	41	593	86	73	643	94	05
394	57	62	444	64	93	494	72	25	544	79	56	594	86	87	644	94	18
395	57	77	445	65	08	495	72	39	545	79	71	595	87	02	645	94	33
396	57	91	446	65	23	496	72	54	546	79	85	596	87	16	646	94	48
397	58	06	447	65	37	497	72	69	547	80	00	597	87	31	647	94	62
398	58	21	448	65	52	498	72	83	548	80	14	598	87	46	648	94	77
399	58	35	449	65	67	499	72	98	549	80	29	599	87	60	649	94	92

COTTON SELLER'S TABLE FROM 350 TO 14¹¹ 649 LBS AT 16^c

350	\$51	41	400	\$58	75	450	\$66	09	500	\$73	44	550	\$80	78	600	\$88	12
351	51	55	401	58	90	451	66	24	501	73	58	551	80	93	601	88	27
352	51	70	402	59	04	452	66	39	502	73	73	552	81	07	602	88	42
353	51	85	403	59	19	453	66	53	503	73	88	553	81	22	603	88	57
354	51	99	404	59	34	454	66	68	504	74	02	554	81	37	604	88	71
355	52	14	405	59	48	455	66	83	505	74	17	555	81	52	605	88	86
356	52	29	406	59	63	456	66	97	506	74	32	556	81	66	606	89	01
357	52	43	407	59	78	457	67	12	507	74	47	557	81	81	607	89	15
358	52	58	408	59	92	458	67	27	508	74	61	558	81	96	608	89	30
359	52	73	409	60	07	459	67	42	509	74	76	559	82	10	609	89	45
360	52	87	410	60	22	460	67	56	510	74	91	560	82	25	610	89	59
361	53	02	411	60	37	461	67	71	511	75	05	561	82	40	611	89	74
362	53	17	412	60	51	462	67	86	512	75	20	562	82	54	612	89	89
363	53	32	413	60	66	463	68	00	513	75	35	563	82	69	613	90	03
364	53	46	414	60	81	464	68	15	514	75	49	564	82	84	614	90	18
365	53	61	415	60	95	465	68	30	515	75	64	565	82	98	615	90	33
366	53	76	416	61	10	466	68	44	516	75	79	566	83	13	616	90	47
367	53	90	417	61	25	467	68	59	517	75	93	567	83	28	617	90	62
368	54	05	418	61	39	468	68	74	518	76	08	568	83	42	618	90	77
369	54	20	419	61	54	469	68	88	519	76	23	569	83	57	619	90	92
370	54	34	420	61	69	470	69	03	520	76	37	570	83	72	620	91	06
371	54	49	421	61	84	471	69	18	521	76	52	571	83	87	621	91	21
372	54	64	422	61	99	472	69	32	522	76	67	572	84	01	622	91	36
373	54	78	423	62	14	473	69	47	523	76	82	573	84	16	623	91	40
374	54	93	424	62	28	474	69	62	524	76	96	574	84	31	624	91	65
375	55	08	425	62	43	475	69	77	525	77	11	575	84	45	625	91	80
376	55	22	426	62	57	476	69	91	526	77	26	576	84	60	626	91	94
377	55	37	427	62	72	477	70	06	527	77	40	577	84	75	627	92	09
378	55	52	428	62	86	478	70	21	528	77	55	578	84	89	628	92	24
379	55	67	429	63	01	479	70	35	529	77	70	579	85	04	629	92	38
380	55	81	430	63	16	480	70	50	530	77	84	580	85	19	630	92	53
381	55	96	431	63	30	481	70	65	531	77	99	581	85	33	631	92	68
382	56	11	432	63	45	482	70	79	532	78	14	582	85	48	632	92	82
383	56	25	433	63	60	483	70	94	533	78	28	583	85	63	633	92	97
384	56	40	434	63	74	484	71	09	534	78	43	584	85	77	634	93	12
385	56	55	435	63	88	485	71	23	535	78	58	585	85	92	635	93	27
386	56	69	436	64	03	486	71	38	536	78	72	586	86	07	636	93	41
387	56	84	437	64	17	487	71	53	537	78	87	587	86	22	637	93	56
388	56	99	438	64	32	488	71	67	538	79	02	588	86	36	638	93	71
389	57	13	439	64	47	489	71	82	539	79	17	589	86	51	639	93	85
390	57	28	440	64	62	490	71	97	540	79	31	590	86	66	640	94	00
391	57	43	441	64	77	491	72	12	541	79	46	591	86	80	641	94	15
392	57	57	442	64	92	492	72	26	542	79	61	592	86	95	642	94	29
393	57	72	443	65	07	493	72	41	543	79	75	593	87	10	643	94	44
394	57	87	444	65	21	494	72	56	544	79	90	594	87	24	644	94	59
395	58	02	445	65	36	495	72	70	545	80	05	595	87	39	645	94	73
396	58	16	446	65	51	496	72	85	546	80	19	596	87	54	646	94	88
397	58	31	447	65	65	497	73	00	547	80	34	597	87	68	647	95	02
398	58	46	448	65	80	498	73	14	548	80	49	598	87	83	648	95	17
399	58	60	449	65	95	499	73	29	549	80	63	599	87	98	649	95	32

COTTON SELLER'S TABLE FROM 350 TO 14³/₄c

649 LBS AT

350	\$51	62	400	\$59	00	450	\$66	37	500	\$73	75	550	\$81	12	600	\$88	50
351	51	77	401	59	15	451	66	52	501	73	90	551	81	27	601	88	65
352	51	92	402	59	29	452	66	67	502	74	04	552	81	42	602	88	79
353	52	07	403	59	44	453	66	82	503	74	19	553	81	57	603	88	94
354	52	21	404	59	59	454	66	96	504	74	34	554	81	71	604	89	09
355	52	36	405	59	74	455	67	11	505	74	49	555	81	86	605	89	24
356	52	51	406	59	88	456	67	26	506	74	63	556	82	01	606	89	38
357	52	66	407	60	03	457	67	41	507	74	78	557	82	16	607	89	53
358	52	80	408	60	18	458	67	55	508	74	93	558	82	30	608	89	68
359	52	95	409	60	33	459	67	70	509	75	08	559	82	45	609	89	83
360	53	10	410	60	47	460	67	85	510	75	22	560	82	60	610	89	97
361	53	25	411	60	62	461	68	00	511	75	37	561	82	75	611	90	12
362	53	39	412	60	77	462	68	14	512	75	52	562	82	89	612	90	27
363	53	54	413	60	92	463	68	29	513	75	67	563	83	04	613	90	42
364	53	69	414	61	06	464	68	44	514	75	81	564	83	19	614	90	56
365	53	84	415	61	21	465	68	59	515	75	96	565	83	34	615	90	71
366	53	98	416	61	36	466	68	73	516	76	11	566	83	48	616	90	86
367	54	13	417	61	51	467	68	88	517	76	26	567	83	63	617	91	01
368	54	28	418	61	65	468	69	03	518	76	40	568	83	78	618	91	15
369	54	43	419	61	80	469	69	18	519	76	55	569	83	93	619	91	30
370	54	57	420	61	95	470	69	32	520	76	70	570	84	07	620	91	45
371	54	72	421	62	10	471	69	47	521	76	85	571	84	22	621	91	60
372	54	87	422	62	24	472	69	62	522	76	99	572	84	37	622	91	74
373	55	02	423	62	39	473	69	77	523	77	14	573	84	52	623	91	89
374	55	16	424	62	54	474	69	91	524	77	29	574	84	66	624	92	04
375	55	31	425	62	69	475	70	06	525	77	44	575	84	81	625	92	19
376	55	46	426	62	83	476	70	21	526	77	58	576	84	96	626	92	33
377	55	61	427	62	98	477	70	36	527	77	73	577	85	11	627	92	48
378	55	75	428	63	13	478	70	50	528	77	88	578	85	25	628	92	63
379	55	90	429	63	28	479	70	65	529	78	03	579	85	40	629	92	78
380	56	05	430	63	42	480	70	80	530	78	17	580	85	55	630	92	92
381	56	20	431	63	57	481	70	95	531	78	32	581	85	70	631	93	07
382	56	34	432	63	72	482	71	09	532	78	47	582	85	84	632	93	22
383	56	49	433	63	87	483	71	24	533	78	62	583	85	99	633	93	37
384	56	64	434	64	01	484	71	39	534	78	76	584	86	14	634	93	51
385	56	79	435	64	16	485	71	54	535	78	91	585	86	29	635	93	66
386	56	93	436	64	31	486	71	68	536	79	06	586	86	43	636	93	81
387	57	08	437	64	46	487	71	83	537	79	21	587	86	58	637	93	96
388	57	23	438	64	60	488	71	98	538	79	35	588	86	73	638	94	10
389	57	38	439	64	75	489	72	13	539	79	50	589	86	88	639	94	25
390	57	52	440	64	90	490	72	27	540	79	65	590	87	02	640	94	40
391	57	67	441	65	05	491	72	42	541	79	80	591	87	17	641	94	55
392	57	82	442	65	19	492	72	57	542	79	94	592	87	32	642	94	69
393	57	97	443	65	34	493	72	72	543	80	09	593	87	47	643	94	84
394	58	11	444	65	49	494	72	86	544	80	24	594	87	61	644	94	99
395	58	26	445	65	64	495	73	01	545	80	39	595	87	76	645	95	14
396	58	41	446	65	78	496	73	16	546	80	53	596	87	91	646	95	28
397	58	56	447	65	93	497	73	31	547	80	68	597	88	06	647	95	43
398	58	70	448	66	08	498	73	45	548	80	83	598	88	20	648	95	58
399	58	85	449	66	23	499	73	60	549	80	98	599	88	35	649	95	73

COTTON SELLER'S TABLE FROM 350 TO 14¹³ 649 LBS AT 16^c

350	\$51	84	400	\$59	25	450	\$66	66	500	\$74	06	550	\$81	47	600	\$88	87
351	51	99	401	59	40	451	66	80	501	74	21	551	81	62	601	89	02
352	52	14	402	59	55	452	66	95	502	74	36	552	81	76	602	89	17
353	52	29	403	59	69	453	67	10	503	74	51	553	81	91	603	89	32
354	52	44	404	59	84	454	67	25	504	74	65	554	82	06	604	89	47
355	52	58	405	59	99	455	67	40	505	74	80	555	82	21	605	89	62
356	52	73	406	60	14	456	67	54	506	74	95	556	82	36	606	89	76
357	52	88	407	60	29	457	67	69	507	75	10	557	82	51	607	89	91
358	53	03	408	60	43	458	67	84	508	75	25	558	82	65	608	90	06
359	53	18	409	60	58	459	67	99	509	75	40	559	82	80	609	90	21
360	53	32	410	60	73	460	68	14	510	75	54	560	82	95	610	90	36
361	53	47	411	60	88	461	68	29	511	75	69	561	83	10	611	90	50
362	53	62	412	61	03	462	68	43	512	75	84	562	83	25	612	90	65
363	53	77	413	61	18	463	68	58	513	75	99	563	83	39	613	90	80
364	53	92	414	61	32	464	68	73	514	76	14	564	83	54	614	90	95
365	54	07	415	61	47	465	68	88	515	76	28	565	83	69	615	91	10
366	54	21	416	61	62	466	69	03	516	76	43	566	83	84	616	91	24
367	54	36	417	61	77	467	69	17	517	76	58	567	83	99	617	91	39
368	54	51	418	61	92	468	69	32	518	76	73	568	84	13	618	91	54
369	54	66	419	62	06	469	69	47	519	76	88	569	84	28	619	91	69
370	54	81	420	62	21	470	69	62	520	77	02	570	84	43	620	91	84
371	54	95	421	62	36	471	69	77	521	77	17	571	84	58	621	91	99
372	55	10	422	62	51	472	69	91	522	77	32	572	84	73	622	92	13
373	55	25	423	62	66	473	70	06	523	77	47	573	84	88	623	92	28
374	55	40	424	62	80	474	70	21	524	77	62	574	85	02	624	92	43
375	55	55	425	62	95	475	70	36	525	77	77	575	85	17	625	92	58
376	55	69	426	63	10	476	70	51	526	77	91	576	85	32	626	92	73
377	55	84	427	63	25	477	70	66	527	78	06	577	85	47	627	92	87
378	55	99	428	63	40	478	70	80	528	78	21	578	85	62	628	93	02
379	56	14	429	63	55	479	70	95	529	78	36	579	85	76	629	93	17
380	56	29	430	63	69	480	71	10	530	78	51	580	85	91	630	93	32
381	56	44	431	63	84	481	71	25	531	78	65	581	86	06	631	93	47
382	56	58	432	63	99	482	71	40	532	78	80	582	86	21	632	93	61
383	56	73	433	64	14	483	71	54	533	78	95	583	86	36	633	93	76
384	56	88	434	64	29	484	71	69	534	79	10	584	86	50	634	93	91
385	57	03	435	64	43	485	71	84	535	79	25	585	86	65	635	94	06
386	57	18	436	64	58	486	71	99	536	79	39	586	86	80	636	94	21
387	57	32	437	64	73	487	72	14	537	79	54	587	86	95	637	94	36
388	57	47	438	64	88	488	72	28	538	79	69	588	87	10	638	94	50
389	57	62	439	65	03	489	72	43	539	79	84	589	87	25	639	94	65
390	57	77	440	65	17	490	72	58	540	79	99	590	87	39	640	94	80
391	57	92	441	65	32	491	72	73	541	80	14	591	87	54	641	94	95
392	58	06	442	65	47	492	72	88	542	80	28	592	87	69	642	95	10
393	58	21	443	65	62	493	73	03	543	80	43	593	87	84	643	95	24
394	58	36	444	65	77	494	73	17	544	80	58	594	87	99	644	95	39
395	58	51	445	65	92	495	73	32	545	80	73	595	88	13	645	95	54
396	58	66	446	66	06	496	73	47	546	80	88	596	88	28	646	95	69
397	58	81	447	66	21	497	73	62	547	81	02	597	88	43	647	95	84
398	58	95	448	66	36	498	73	77	548	81	17	598	88	58	648	95	98
399	59	10	449	66	51	499	73	91	549	81	32	599	88	73	649	96	13

COTTON SELLER'S TABLE FROM 350 TO 147

649 LBS AT 8c

350	52	06	400	59	50	450	66	94	500	74	37	550	81	81	600	89	25
351	52	21	401	59	65	451	67	09	501	74	52	551	81	96	601	89	40
352	52	36	402	59	80	452	67	23	502	74	67	552	82	11	602	89	55
353	52	51	403	59	95	453	67	38	503	74	82	553	82	26	603	89	70
354	52	66	404	60	09	454	67	53	504	74	97	554	82	41	604	89	84
355	52	81	405	60	24	455	67	68	505	75	12	555	82	56	605	89	99
356	52	95	406	60	39	456	67	83	506	75	27	556	82	70	606	90	14
357	53	10	407	60	54	457	67	98	507	75	42	557	82	85	607	90	29
358	53	25	408	60	69	458	68	13	508	75	56	558	83	00	608	90	44
359	53	40	409	60	84	459	68	28	509	75	71	559	83	15	609	90	59
360	53	55	410	60	99	460	68	42	510	75	86	560	83	30	610	90	74
361	53	70	411	61	14	461	68	57	511	76	01	561	83	45	611	90	89
362	53	85	412	61	28	462	68	72	512	76	16	562	83	60	612	91	03
363	54	00	413	61	43	463	68	87	513	76	31	563	83	75	613	91	18
364	54	14	414	61	58	464	69	02	514	76	46	564	83	89	614	91	33
365	54	29	415	61	73	465	69	17	515	76	61	565	84	04	615	91	48
366	54	44	416	61	88	466	69	32	516	76	75	566	84	19	616	91	63
367	54	59	417	62	03	467	69	47	517	76	90	567	84	34	617	91	78
368	54	74	418	62	18	468	69	61	518	77	05	568	84	49	618	91	93
369	54	89	419	62	33	469	69	76	519	77	20	569	84	64	619	92	08
370	55	04	420	62	47	470	69	91	520	77	35	570	84	79	620	92	22
371	55	19	421	62	62	471	70	06	521	77	50	571	84	94	621	92	37
372	55	33	422	62	77	472	70	21	522	77	65	572	85	08	622	92	52
373	55	48	423	62	92	473	70	36	523	77	80	573	85	23	623	92	67
374	55	63	424	63	07	474	70	51	524	77	94	574	85	38	624	92	82
375	55	78	425	63	22	475	70	66	525	78	09	575	85	53	625	92	97
376	55	93	426	63	37	476	70	80	526	78	24	576	85	68	626	93	12
377	56	08	427	63	52	477	70	95	527	78	39	577	85	83	627	93	27
378	56	23	428	63	66	478	71	10	528	78	54	578	85	98	628	93	41
379	56	38	429	63	81	479	71	25	529	78	69	579	86	13	629	93	56
380	56	52	430	63	96	480	71	40	530	78	84	580	86	27	630	93	71
381	56	67	431	64	11	481	71	55	531	78	99	581	86	42	631	93	86
382	56	82	432	64	26	482	71	70	532	79	13	582	86	57	632	94	01
383	56	97	433	64	41	483	71	85	533	79	28	583	86	72	633	94	16
384	57	12	434	64	56	484	71	99	534	79	43	584	86	87	634	94	31
385	57	27	435	64	71	485	72	14	535	79	58	585	87	02	635	94	46
386	57	42	436	64	85	486	72	29	536	79	73	586	87	17	636	94	60
387	57	57	437	65	00	487	72	44	537	79	88	587	87	32	637	94	75
388	57	71	438	65	15	488	72	59	538	80	03	588	87	46	638	94	90
389	57	86	439	65	30	489	72	74	539	80	18	589	87	61	639	95	05
390	58	01	440	65	45	490	72	89	540	80	32	590	87	76	640	95	20
391	58	16	441	65	60	491	73	04	541	80	47	591	87	91	641	95	35
392	58	31	442	65	75	492	73	18	542	80	62	592	88	06	642	95	50
393	58	46	443	65	90	493	73	33	543	80	77	593	88	21	643	95	65
394	58	61	444	66	04	494	73	48	544	80	92	594	88	36	644	95	79
395	58	76	445	66	19	495	73	63	545	81	07	595	88	51	645	95	94
396	58	90	446	66	34	496	73	78	546	81	22	596	88	65	646	96	09
397	59	05	447	66	49	497	73	93	547	81	37	597	88	80	647	96	24
398	59	20	448	66	64	498	74	08	548	81	51	598	88	95	648	96	39
399	59	35	449	66	79	499	74	23	549	81	66	599	89	10	649	96	54

COTTON SELLER'S TABLE FROM 350 TO 14¹⁵_{16c} 649 LBS AT

350	\$52 28	400	\$59 75	450	\$67 22	500	\$74 69	550	\$82 16	600	\$89 62
351	52 43	401	59 90	451	67 37	501	74 84	551	82 31	601	89 77
352	52 58	402	60 05	452	67 52	502	74 99	552	82 45	602	89 82
353	52 73	403	60 20	453	67 67	503	75 14	553	82 60	603	89 97
354	52 88	404	60 35	454	67 82	504	75 28	554	82 75	604	90 22
355	53 03	405	60 50	455	67 97	505	75 43	555	82 90	605	90 37
356	53 18	406	60 65	456	68 11	506	75 58	556	83 05	606	90 52
357	53 33	407	60 80	457	68 26	507	75 73	557	83 20	607	90 67
358	53 48	408	60 94	458	68 41	508	75 88	558	83 35	608	90 82
359	53 63	409	61 09	459	68 56	509	76 03	559	83 50	609	90 97
360	53 77	410	61 24	460	68 71	510	76 18	560	83 65	610	91 12
361	53 92	411	61 39	461	68 86	511	76 33	561	83 80	611	91 27
362	54 07	412	61 54	462	69 01	512	76 48	562	83 95	612	91 42
363	54 22	413	61 69	463	69 16	513	76 63	563	84 10	613	91 57
364	54 37	414	61 84	464	69 31	514	76 78	564	84 25	614	91 72
365	54 52	415	61 99	465	69 46	515	76 93	565	84 40	615	91 87
366	54 67	416	62 14	466	69 61	516	77 08	566	84 55	616	92 01
367	54 82	417	62 29	467	69 76	517	77 23	567	84 70	617	92 16
368	54 97	418	62 44	468	69 91	518	77 38	568	84 84	618	92 31
369	55 12	419	62 59	469	70 06	519	77 53	569	84 99	619	92 46
370	55 27	420	62 74	470	70 21	520	77 67	570	85 14	620	92 61
371	55 42	421	62 89	471	70 36	521	77 82	571	85 29	621	92 76
372	55 57	422	63 04	472	70 50	522	77 97	572	85 44	622	92 91
373	55 72	423	63 19	473	70 65	523	78 12	573	85 59	623	93 06
374	55 87	424	63 33	474	70 80	524	78 27	574	85 74	624	93 21
375	56 02	425	63 48	475	70 95	525	78 42	575	85 89	625	93 36
376	56 16	426	63 63	476	71 10	526	78 57	576	86 04	626	93 51
377	56 31	427	63 78	477	71 25	527	78 72	577	86 19	627	93 66
378	56 46	428	63 93	478	71 40	528	78 87	578	86 34	628	93 81
379	56 61	429	64 08	479	71 55	529	79 02	579	86 49	629	93 96
380	56 76	430	64 23	480	71 70	530	79 17	580	86 64	630	94 11
381	56 91	431	64 38	481	71 85	531	79 32	581	86 79	631	94 26
382	57 06	432	64 53	482	72 00	532	79 47	582	86 94	632	94 40
383	57 21	433	64 68	483	72 15	533	79 62	583	87 09	633	94 55
384	57 36	434	64 83	484	72 30	534	79 77	584	87 23	634	94 70
385	57 51	435	64 98	485	72 45	535	79 92	585	87 38	635	94 85
386	57 66	436	65 13	486	72 60	536	80 06	586	87 53	636	95 00
387	57 81	437	65 28	487	72 75	537	80 21	587	87 68	637	95 15
388	57 96	438	65 43	488	72 89	538	80 36	588	87 83	638	95 30
389	58 11	439	65 58	489	73 04	539	80 51	589	87 98	639	95 45
390	58 26	440	65 72	490	73 19	540	80 66	590	88 13	640	95 60
391	58 41	441	65 87	491	73 34	541	80 81	591	88 28	641	95 75
392	58 55	442	66 02	492	73 49	542	80 96	592	88 43	642	95 90
393	58 70	443	66 17	493	73 64	543	81 11	593	88 58	643	96 05
394	58 85	444	66 32	494	73 79	544	81 26	594	88 73	644	96 20
395	59 00	445	66 47	495	73 94	545	81 41	595	88 88	645	96 35
396	59 15	446	66 62	496	74 09	546	81 56	596	89 03	646	96 50
397	59 30	447	66 77	497	74 24	547	81 71	597	89 18	647	96 65
398	59 45	448	66 92	498	74 39	548	81 86	598	89 33	648	96 79
399	59 60	449	67 07	499	74 54	549	82 01	599	89 48	649	96 94

COTTON SELLER'S TABLE FROM 350 TO 15c

649 LBS AT

350	\$52	50	400	\$60	00	450	\$67	50	500	\$75	00	550	\$82	50	600	\$90	00
351	52	65	401	60	15	451	67	65	501	75	15	551	82	65	601	90	15
352	52	80	402	60	30	452	67	80	502	75	30	552	82	80	602	90	30
353	52	95	403	60	45	453	67	95	503	75	45	553	82	95	603	90	45
354	53	10	404	60	60	454	68	10	504	75	60	554	83	10	604	90	60
355	53	25	405	60	75	455	68	25	505	75	75	555	83	25	605	90	75
356	53	40	406	60	90	456	68	40	506	75	90	556	83	40	606	90	90
357	53	55	407	61	05	457	68	55	507	76	05	557	83	55	607	91	05
358	53	70	408	61	20	458	68	70	508	76	20	558	83	70	608	91	20
359	53	85	409	61	35	459	68	85	509	76	35	559	83	85	609	91	35
360	54	00	410	61	50	460	69	00	510	76	50	560	84	00	610	91	50
361	54	15	411	61	65	461	69	15	511	76	65	561	84	15	611	91	65
362	54	30	412	61	80	462	69	30	512	76	80	562	84	30	612	91	80
363	54	45	413	61	95	463	69	45	513	76	95	563	84	45	613	91	95
364	54	60	414	62	10	464	69	60	514	77	10	564	84	60	614	92	10
365	54	75	415	62	25	465	69	75	515	77	25	565	84	75	615	92	25
366	54	90	416	62	40	466	69	90	516	77	40	566	84	90	616	92	40
367	55	05	417	62	55	467	70	05	517	77	55	567	85	05	617	92	55
368	55	20	418	62	70	468	70	20	518	77	70	568	85	20	618	92	70
369	55	35	419	62	85	469	70	35	519	77	85	569	85	35	619	92	85
370	55	50	420	63	00	470	70	50	520	78	00	570	85	50	620	93	00
371	55	65	421	63	15	471	70	65	521	78	15	571	85	65	621	93	15
372	55	80	422	63	30	472	70	80	522	78	30	572	85	80	622	93	30
373	55	95	423	63	45	473	70	95	523	78	45	573	85	95	623	93	45
374	56	10	424	63	60	474	71	10	524	78	60	574	86	10	624	93	60
375	56	25	425	63	75	475	71	25	525	78	75	575	86	25	625	93	75
376	56	40	426	63	90	476	71	40	526	78	90	576	86	40	626	93	90
377	56	55	427	64	05	477	71	55	527	79	05	577	86	55	627	94	05
378	56	70	428	64	20	478	71	70	528	79	20	578	86	70	628	94	20
379	56	85	429	64	35	479	71	85	529	79	35	579	86	85	629	94	35
380	57	00	430	64	50	480	72	00	530	79	50	580	87	00	630	94	50
381	57	15	431	64	65	481	72	15	531	79	65	581	87	15	631	94	65
382	57	30	432	64	80	482	72	30	532	79	80	582	87	30	632	94	80
383	57	45	433	64	95	483	72	45	533	79	95	583	87	45	633	94	95
384	57	60	434	65	10	484	72	60	534	80	10	584	87	60	634	95	10
385	57	75	435	65	25	485	72	75	535	80	25	585	87	75	635	95	25
386	57	90	436	65	40	486	72	90	536	80	40	586	87	90	636	95	40
387	58	05	437	65	55	487	73	05	537	80	55	587	88	05	637	95	55
388	58	20	438	65	70	488	73	20	538	80	70	588	88	20	638	95	70
389	58	35	439	65	85	489	73	35	539	80	85	589	88	35	639	95	85
390	58	50	440	66	00	490	73	50	540	81	00	590	88	50	640	96	00
391	58	65	441	66	15	491	73	65	541	81	15	591	88	65	641	96	15
392	58	80	442	66	30	492	73	80	542	81	30	592	88	80	642	96	30
393	58	95	443	66	45	493	73	95	543	81	45	593	88	95	643	96	45
394	59	10	444	66	60	494	74	10	544	81	60	594	89	10	644	96	60
395	59	25	445	66	75	495	74	25	545	81	75	595	89	25	645	96	75
396	59	40	446	66	90	496	74	40	546	81	90	596	89	40	646	96	90
397	59	55	447	67	05	497	74	55	547	82	05	597	89	55	647	97	05
398	59	70	448	67	20	498	74	70	548	82	20	598	89	70	648	97	20
399	59	85	449	67	35	499	74	85	549	82	35	599	89	85	649	97	35

COTTON SELLER'S TABLE FROM 350 TO 15¹/₁₆c

649 LBS AT

350	\$52	71	400	\$60	25	450	\$67	78	500	\$75	31	550	\$82	84	600	\$90	37
351	52	86	401	60	40	451	67	93	501	75	46	551	82	99	601	90	52
352	53	02	402	60	55	452	68	08	502	75	61	552	83	14	602	90	67
353	53	17	403	60	70	453	68	23	503	75	76	553	83	29	603	90	82
354	53	32	404	60	85	454	68	38	504	75	91	554	83	44	604	90	97
355	53	47	405	61	00	455	68	53	505	76	06	555	83	59	605	91	12
356	53	62	406	61	15	456	68	68	506	76	21	556	83	74	606	91	27
357	53	77	407	61	30	457	68	83	507	76	36	557	83	89	607	91	42
358	53	92	408	61	45	458	68	98	508	76	51	558	84	04	608	91	58
359	54	07	409	61	60	459	69	13	509	76	66	559	84	19	609	91	73
360	54	22	410	61	75	460	69	28	510	76	81	560	84	35	610	91	88
361	54	37	411	61	90	461	69	43	511	76	96	561	84	50	611	92	03
362	54	52	412	62	05	462	69	58	512	77	12	562	84	65	612	92	18
363	54	67	413	62	20	463	69	73	513	77	27	563	84	80	613	92	33
364	54	82	414	62	35	464	69	89	514	77	42	564	84	95	614	92	48
365	54	97	415	62	50	465	70	04	515	77	57	565	85	10	615	92	63
366	55	12	416	62	66	466	70	19	516	77	72	566	85	25	616	92	78
367	55	27	417	62	81	467	70	34	517	77	87	567	85	40	617	92	93
368	55	43	418	62	96	468	70	49	518	78	02	568	85	55	618	93	08
369	55	58	419	63	11	469	70	64	519	78	17	569	85	70	619	93	23
370	55	73	420	63	26	470	70	79	520	78	32	570	85	85	620	93	38
371	55	88	421	63	41	471	70	94	521	78	47	571	86	00	621	93	53
372	56	03	422	63	56	472	71	09	522	78	62	572	86	15	622	93	68
373	56	18	423	63	71	473	71	24	523	78	77	573	86	30	623	93	83
374	56	33	424	63	86	474	71	39	524	78	92	574	86	45	624	93	99
375	56	48	425	64	01	475	71	54	525	79	07	575	86	60	625	94	14
376	56	63	426	64	16	476	71	69	526	79	22	576	86	76	626	94	29
377	56	78	427	64	31	477	71	84	527	79	37	577	86	91	627	94	44
378	56	93	428	64	46	478	71	99	528	79	53	578	87	06	628	94	59
379	57	08	429	64	61	479	72	14	529	79	68	579	87	21	629	94	74
380	57	23	430	64	76	480	72	30	530	79	83	580	87	36	630	94	89
381	57	38	431	64	91	481	72	45	531	79	98	581	87	51	631	95	04
382	57	53	432	65	07	482	72	60	532	80	13	582	87	66	632	95	19
383	57	68	433	65	22	483	72	75	533	80	28	583	87	81	633	95	34
384	57	84	434	65	37	484	72	90	534	80	43	584	87	96	634	95	49
385	57	99	435	65	52	485	73	05	535	80	58	585	88	11	635	95	64
386	58	14	436	65	67	486	73	20	536	80	73	586	88	26	636	95	79
387	58	29	437	65	82	487	73	35	537	80	88	587	88	41	637	95	94
388	58	44	438	65	97	488	73	50	538	81	03	588	88	56	638	96	09
389	58	59	439	66	12	489	73	65	539	81	18	589	88	71	639	96	24
390	58	74	440	66	27	490	73	80	540	81	33	590	88	86	640	96	40
391	58	89	441	66	42	491	73	95	541	81	48	591	89	01	641	96	55
392	59	04	442	66	57	492	74	10	542	81	63	592	89	17	642	96	70
393	59	19	443	66	72	493	74	25	543	81	78	593	89	32	643	96	85
394	59	34	444	66	87	494	74	40	544	81	94	594	89	47	644	97	00
395	59	49	445	67	02	495	74	55	545	82	09	595	89	62	645	97	15
396	59	64	446	67	17	496	74	71	546	82	24	596	89	77	646	97	30
397	59	79	447	67	32	497	74	86	547	82	39	597	89	92	647	97	45
398	59	94	448	67	48	498	75	01	548	82	54	598	90	07	648	97	60
399	60	09	449	67	63	499	75	16	549	82	69	599	90	22	649	97	75

COTTON SELLER'S TABLE FROM 350 TO 151

649 LBS AT 8c

350	\$52	94	400	\$60	50	450	\$68	06	500	\$75	62	550	\$83	19	600	\$90	75
351	53	09	401	60	65	451	68	21	501	75	78	551	83	34	601	90	90
352	53	24	402	60	80	452	68	36	502	75	93	552	83	49	602	91	05
353	53	39	403	60	95	453	68	52	503	76	08	553	83	64	603	91	20
354	53	54	404	61	10	454	68	67	504	76	23	554	83	79	604	91	35
355	53	69	405	61	26	455	68	82	505	76	38	555	83	94	605	91	51
356	53	84	406	61	41	456	68	97	506	76	53	556	84	09	606	91	66
357	54	00	407	61	56	457	69	12	507	76	68	557	84	25	607	91	81
358	54	15	408	61	71	458	69	27	508	76	83	558	84	40	608	91	96
359	54	30	409	61	86	459	69	42	509	76	99	559	84	55	609	92	11
360	54	45	410	62	01	460	69	57	510	77	14	560	84	70	610	92	26
361	54	60	411	62	16	461	69	73	511	77	29	561	84	85	611	92	41
362	54	75	412	62	31	462	69	88	512	77	44	562	85	00	612	92	56
363	54	90	413	62	47	463	70	03	513	77	59	563	85	15	613	92	72
364	55	05	414	62	62	464	70	18	514	77	74	564	85	30	614	92	87
365	55	21	415	62	77	465	70	33	515	77	89	565	85	46	615	93	02
366	55	36	416	62	92	466	70	48	516	78	04	566	85	61	616	93	17
367	55	51	417	63	07	467	70	63	517	78	20	567	85	76	617	93	32
368	55	66	418	63	22	468	70	78	518	78	35	568	85	91	618	93	47
369	55	81	419	63	37	469	70	94	519	78	50	569	86	06	619	93	62
370	55	96	420	63	52	470	71	09	520	78	65	570	86	21	620	93	77
371	56	11	421	63	68	471	71	24	521	78	80	571	86	36	621	93	93
372	56	26	422	63	83	472	71	39	522	78	95	572	86	51	622	94	08
373	56	42	423	63	98	473	71	54	523	79	10	573	86	67	623	94	23
374	56	57	424	64	13	474	71	69	524	79	25	574	86	82	624	94	38
375	56	72	425	64	28	475	71	84	525	79	41	575	86	97	625	94	53
376	56	87	426	64	43	476	71	99	526	79	56	576	87	12	626	94	68
377	57	02	427	64	58	477	72	15	527	79	71	577	87	27	627	94	83
378	57	17	428	64	73	478	72	30	528	79	86	578	87	42	628	94	98
379	57	32	429	64	89	479	72	45	529	80	01	579	87	57	629	95	14
380	57	47	430	65	04	480	72	60	530	80	16	580	87	72	630	95	29
381	57	63	431	65	19	481	72	75	531	80	31	581	87	88	631	95	44
382	57	78	432	65	34	482	72	90	532	80	46	582	88	03	632	95	59
383	57	93	433	65	49	483	73	05	533	80	62	583	88	18	633	95	74
384	58	08	434	65	64	484	73	20	534	80	77	584	88	33	634	95	89
385	58	23	435	65	79	485	73	36	535	80	92	585	88	48	635	96	04
386	58	38	436	65	94	486	73	51	536	81	07	586	88	63	636	96	19
387	58	53	437	66	10	487	73	66	537	81	22	587	88	78	637	96	35
388	58	68	438	66	25	488	73	81	538	81	37	588	88	93	638	96	50
389	58	84	439	66	40	489	73	96	539	81	52	589	89	09	639	96	65
390	58	99	440	66	55	490	74	11	540	81	67	590	89	24	640	96	80
391	59	14	441	66	70	491	74	26	541	81	83	591	89	39	641	96	95
392	59	29	442	66	85	492	74	41	542	81	98	592	89	54	642	97	10
393	59	44	443	67	00	493	74	57	543	82	13	593	89	69	643	97	25
394	59	59	444	67	15	494	74	72	544	82	28	594	89	84	644	97	40
395	59	74	445	67	31	495	74	87	545	82	43	595	89	99	645	97	56
396	59	89	446	67	46	496	75	02	546	82	58	596	90	14	646	97	71
397	60	05	447	67	61	497	75	17	547	82	73	597	90	30	647	97	86
398	60	20	448	67	76	498	75	32	548	82	88	598	90	45	648	98	01
399	60	35	449	67	91	499	75	47	549	83	04	599	90	60	649	98	16

COTTON SELLER'S TABLE FROM 350 TO 15³_{16c} 649 LBS AT

350	\$53	15	400	\$60	75	450	\$68	34	500	\$75	93	550	\$83	53	600	\$91	12
351	53	30	401	60	90	451	68	49	501	76	08	551	83	68	601	91	27
352	53	46	402	61	05	452	68	64	502	76	24	552	83	83	602	91	42
353	53	61	403	61	20	453	68	79	503	76	39	553	83	98	603	91	58
354	53	76	404	61	35	454	68	95	504	76	54	554	84	13	604	91	73
355	53	91	405	61	50	455	69	10	505	76	69	555	84	29	605	91	88
356	54	06	406	61	66	456	69	25	506	76	84	556	84	44	606	92	03
357	54	21	407	61	81	457	69	40	507	77	00	557	84	59	607	92	18
358	54	37	408	61	96	458	69	55	508	77	15	558	84	74	608	92	34
359	54	52	409	62	11	459	69	71	509	77	30	559	84	89	609	92	49
360	54	67	410	62	26	460	69	86	510	77	45	560	85	05	610	92	64
361	54	82	411	62	42	461	70	01	511	77	60	561	85	20	611	92	79
362	54	97	412	62	57	462	70	16	512	77	76	562	85	35	612	92	94
363	55	13	413	62	72	463	70	31	513	77	91	563	85	50	613	93	09
364	55	28	414	62	87	464	70	47	514	78	06	564	85	65	614	93	25
365	55	43	415	63	02	465	70	62	515	78	21	565	85	80	615	93	40
366	55	58	416	63	18	466	70	77	516	78	36	566	85	96	616	93	55
367	55	73	417	63	33	467	70	92	517	78	51	567	86	11	617	93	70
368	55	89	418	63	48	468	71	07	518	78	67	568	86	26	618	93	85
369	56	04	419	63	63	469	71	22	519	78	82	569	86	41	619	94	01
370	56	19	420	63	78	470	71	38	520	78	97	570	86	56	620	94	16
371	56	34	421	63	93	471	71	53	521	79	12	571	86	72	621	94	31
372	56	49	422	64	09	472	71	68	522	79	27	572	86	87	622	94	46
373	56	64	423	64	24	473	71	83	523	79	43	573	87	02	623	94	61
374	56	80	424	64	39	474	71	98	524	79	58	574	87	17	624	94	77
375	56	95	425	64	54	475	72	14	525	79	73	575	87	32	625	94	92
376	57	10	426	64	69	476	72	29	526	79	88	576	87	48	626	95	07
377	58	25	427	64	85	477	72	44	527	80	03	577	87	63	627	95	22
378	57	40	428	65	00	478	72	59	528	80	19	578	87	78	628	95	37
379	57	56	429	65	15	479	72	74	529	80	34	579	87	93	629	95	52
380	57	71	430	65	30	480	72	90	530	80	49	580	88	08	630	95	68
381	57	86	431	65	45	481	73	05	531	80	64	581	88	23	631	95	83
382	58	01	432	65	61	482	73	20	532	80	79	582	88	39	632	95	98
383	58	16	433	65	76	483	73	35	533	80	94	583	88	54	633	96	13
384	58	32	434	65	91	484	73	50	534	81	10	584	88	69	634	96	28
385	58	47	435	66	06	485	73	65	535	81	25	585	88	84	635	96	44
386	58	62	436	66	21	486	73	81	536	81	40	586	88	99	636	96	59
387	58	77	437	66	36	487	73	96	537	81	55	587	89	15	637	96	74
388	58	92	438	66	52	488	74	11	538	81	70	588	89	30	638	96	89
389	59	07	439	66	67	489	74	26	539	81	86	589	89	45	639	97	04
390	59	23	440	66	82	490	74	41	540	82	01	590	89	60	640	97	20
391	59	38	441	66	97	491	74	57	541	82	16	591	89	75	641	97	35
392	59	53	442	67	12	492	74	72	542	82	31	592	89	91	642	97	50
393	59	68	443	67	28	493	74	87	543	82	46	593	90	06	643	97	65
394	59	83	444	67	43	494	75	02	544	82	62	594	90	21	644	97	80
395	59	99	445	67	58	495	75	17	545	82	77	595	90	36	645	97	95
396	60	14	446	67	73	496	75	33	546	82	92	596	90	51	646	98	11
397	60	29	447	67	88	497	75	48	547	83	07	597	90	66	647	98	26
398	60	44	448	68	04	498	75	63	548	83	22	598	90	82	648	98	41
399	60	59	449	68	19	499	75	78	549	83	37	599	90	97	649	98	56

COTTON SELLER'S TABLE FROM 350 TO 15¹/₄c

649 LBS AT

350	\$53	37	400	\$61	00	450	\$68	62	500	\$76	25	550	\$83	87	600	\$91	50
351	53	53	401	61	15	451	68	78	501	76	40	551	84	03	601	91	65
352	53	68	402	61	30	452	68	93	502	76	55	552	84	18	602	91	80
353	53	83	403	61	46	453	69	08	503	76	71	553	84	33	603	91	96
354	53	98	404	61	61	454	69	23	504	76	86	554	84	48	604	92	11
355	54	14	405	61	76	455	69	39	505	77	01	555	84	64	605	92	26
356	54	29	406	61	91	456	69	54	506	77	16	556	84	79	606	92	41
357	54	44	407	62	07	457	69	69	507	77	32	557	84	94	607	92	57
358	54	59	408	62	22	458	69	84	508	77	47	558	85	09	608	92	72
359	54	75	409	62	37	459	70	00	509	77	62	559	85	25	609	92	87
360	54	90	410	62	52	460	70	15	510	77	77	560	85	40	610	93	02
361	55	05	411	62	68	461	70	30	511	77	93	561	85	55	611	93	18
362	55	20	412	62	83	462	70	46	512	78	08	562	85	70	612	93	33
363	55	36	413	62	98	463	70	61	513	78	23	563	85	86	613	93	48
364	55	51	414	63	13	464	70	76	514	78	38	564	86	01	614	93	63
365	55	66	415	63	29	465	70	91	515	78	54	565	86	16	615	93	79
366	55	81	416	63	44	466	71	06	516	78	69	566	86	31	616	93	94
367	55	97	417	63	59	467	71	22	517	78	84	567	86	47	617	94	09
368	56	12	418	63	74	468	71	37	518	78	99	568	86	62	618	94	24
369	56	27	419	63	90	469	71	52	519	79	15	569	86	77	619	94	40
370	56	42	420	64	05	470	71	67	520	79	30	570	86	92	620	94	55
371	56	58	421	64	20	471	71	83	521	79	45	571	87	08	621	94	70
372	56	73	422	64	35	472	71	98	522	79	60	572	87	23	622	94	85
373	56	88	423	64	51	473	72	13	523	79	76	573	87	37	623	95	01
374	57	03	424	64	66	474	72	28	524	79	91	574	87	53	624	95	16
375	57	19	425	64	81	475	72	44	525	80	06	575	87	69	625	95	31
376	57	34	426	64	96	476	72	59	526	80	21	576	87	84	626	95	46
377	57	49	427	65	12	477	72	74	527	80	37	577	87	99	627	95	62
378	57	64	428	65	27	478	72	89	528	80	52	578	88	14	628	95	77
379	57	80	429	65	42	479	73	05	529	80	67	579	88	30	629	95	92
380	57	95	430	65	57	480	73	20	530	80	82	580	88	45	630	96	07
381	58	10	431	65	73	481	73	35	531	80	98	581	88	60	631	96	23
382	58	25	432	65	88	482	73	50	532	81	13	582	88	75	632	96	38
383	58	41	433	66	03	483	73	66	533	81	28	583	88	91	633	96	53
384	58	56	434	66	18	484	73	81	534	81	43	584	89	06	634	96	68
385	58	71	435	66	34	485	73	96	535	81	59	585	89	21	625	96	84
386	58	86	436	66	49	486	74	11	536	81	74	586	89	36	636	96	99
387	59	02	437	66	64	487	74	27	537	81	89	587	89	52	637	97	14
388	59	17	438	66	79	488	74	42	538	82	04	588	89	67	638	97	29
389	59	32	439	66	95	489	74	57	539	82	20	589	89	82	639	97	45
390	59	47	440	67	10	490	74	72	540	82	35	590	89	97	640	97	60
391	59	63	441	67	25	491	74	88	541	82	50	591	90	13	641	97	75
392	59	78	442	67	40	492	75	03	542	82	65	592	90	28	642	97	90
393	59	93	443	67	56	493	75	18	543	82	81	593	90	43	643	98	06
394	60	08	444	67	71	494	75	33	544	82	96	594	90	58	644	98	21
395	60	24	445	67	86	495	75	48	545	83	11	595	90	74	645	98	36
396	60	39	446	68	01	496	75	64	546	83	26	596	90	89	646	98	51
397	60	54	447	68	17	497	75	79	547	83	42	597	91	04	647	98	67
398	60	69	448	68	32	498	75	94	548	83	57	598	91	19	648	98	82
399	60	85	449	68	47	499	76	10	549	83	72	599	91	35	649	98	97

COTTON SELLER'S TABLE FROM 350 TO 15⁵ 649 LBS AT 16^c

350	\$53	59	400	\$61	25	450	\$68	90	500	\$76	56	550	\$84	21	600	\$91	87
351	53	74	401	61	40	451	69	05	501	76	71	551	84	37	601	92	02
352	53	90	402	61	55	452	69	21	502	76	86	552	84	52	602	92	18
353	54	05	403	61	70	453	69	36	503	77	02	553	84	67	603	92	33
354	54	20	404	61	86	454	69	51	504	77	17	554	84	83	604	92	48
355	54	35	405	62	01	455	69	67	505	77	32	555	84	98	605	92	64
356	54	51	406	62	16	456	69	82	506	77	48	556	85	13	606	92	79
357	54	66	407	62	32	457	69	97	507	77	63	557	85	29	607	92	94
358	54	81	408	62	47	458	70	13	508	77	78	558	85	44	608	93	10
359	54	97	409	62	62	459	70	28	509	77	94	559	85	59	609	93	25
360	55	12	410	62	78	460	70	43	510	78	09	560	85	74	610	93	40
361	55	27	411	62	93	461	70	59	511	78	24	561	85	90	611	93	55
362	55	43	412	63	08	462	70	74	512	78	40	562	86	05	612	93	71
363	55	58	413	63	24	463	70	89	513	78	55	563	86	20	613	93	86
364	55	73	414	63	39	464	71	05	514	78	70	564	86	36	614	94	01
365	55	89	415	63	54	465	71	20	515	78	85	565	86	51	615	94	17
365	56	04	416	63	70	463	71	35	516	79	01	566	86	66	616	94	32
367	56	19	417	63	85	467	71	50	517	79	16	567	86	82	617	94	47
368	56	35	418	64	00	468	71	66	518	79	31	568	86	97	618	94	63
369	56	50	419	64	15	469	71	81	519	79	47	569	87	12	619	94	78
370	56	65	420	64	31	470	71	96	520	79	62	570	87	28	620	94	93
371	56	80	421	64	46	471	72	12	521	79	77	571	87	43	621	95	09
372	56	96	422	64	61	472	72	27	522	79	93	572	87	58	622	95	24
373	57	11	423	64	77	473	72	42	523	80	08	573	87	74	623	95	39
374	57	26	424	64	92	474	72	58	524	80	23	574	87	89	624	95	55
375	57	42	425	65	07	475	72	73	525	80	39	575	88	04	625	95	70
376	57	57	426	65	23	476	72	88	526	80	54	576	88	19	626	95	85
377	57	72	427	65	38	477	73	04	527	80	69	577	88	35	627	96	00
378	57	88	428	65	53	478	73	19	528	80	85	578	88	50	628	96	16
379	58	03	429	65	69	479	73	34	529	81	00	579	88	65	629	96	31
380	58	18	430	65	84	480	73	50	530	81	15	580	88	81	630	96	46
381	58	34	431	65	99	491	73	65	531	81	30	581	88	96	631	96	62
382	58	49	432	66	15	482	73	80	532	81	46	582	89	11	632	96	77
383	58	64	433	66	30	483	73	95	533	81	61	583	89	27	633	96	92
384	58	80	434	66	45	484	74	11	534	81	76	584	89	42	634	97	08
385	58	95	435	66	60	485	74	26	535	81	92	585	89	57	635	97	23
386	59	10	436	66	76	486	74	41	536	82	07	586	89	73	636	97	38
387	59	25	437	66	91	487	74	57	537	82	22	587	89	88	637	97	54
388	59	41	438	67	06	488	74	72	538	82	38	588	90	03	638	97	69
389	59	56	439	67	22	489	74	87	539	82	53	589	90	19	639	97	84
390	59	71	440	67	37	490	75	03	540	82	68	590	90	34	640	98	00
391	59	87	441	67	52	491	75	18	541	82	84	591	90	49	641	98	15
392	60	02	442	67	68	492	75	33	542	82	99	592	90	65	642	98	30
393	60	17	443	67	83	493	75	49	543	83	14	593	90	80	643	98	45
394	60	33	444	67	98	494	75	64	544	83	30	594	90	95	644	98	61
395	60	48	445	68	14	495	75	79	545	83	45	595	91	10	645	98	76
396	60	63	446	68	29	496	75	95	546	83	60	596	91	26	646	98	91
397	60	79	447	68	44	497	76	10	547	83	75	597	91	41	647	99	07
398	60	94	448	68	60	498	76	25	548	83	91	598	91	56	648	99	22
399	61	09	449	68	75	499	76	40	549	84	06	599	91	72	649	99	37

COTTON SELLER'S TABLE FROM 350 TO 153³ 649 LBS AT 8c

350	\$53	81	400	\$61	50	450	\$69	19	500	\$76	87	550	\$84	56	600	\$92	25
351	53	97	401	61	65	451	69	34	501	77	03	551	84	72	601	92	40
352	54	12	402	61	81	452	69	49	502	77	18	552	84	87	602	92	56
353	54	27	403	61	96	453	69	65	503	77	34	553	85	02	603	92	71
354	54	43	404	62	11	454	69	80	504	77	49	554	85	18	604	92	86
355	54	58	405	62	27	455	69	96	505	77	64	555	85	33	605	93	02
356	54	73	406	62	42	456	70	11	506	77	80	556	85	48	606	93	17
357	54	89	407	62	58	457	70	26	507	77	95	557	85	64	607	93	33
358	55	04	408	62	73	458	70	42	508	78	10	558	85	79	608	93	48
359	55	20	409	62	88	459	70	57	509	78	26	559	85	95	609	93	63
360	55	35	410	63	04	460	70	72	510	78	41	560	86	10	610	93	79
361	55	50	411	63	19	461	70	88	511	78	57	561	86	25	611	93	94
362	55	66	412	63	34	462	71	03	512	78	72	562	86	41	612	94	09
363	55	81	413	63	50	463	71	19	513	78	87	563	86	56	613	94	25
364	55	96	414	63	65	464	71	34	514	79	03	564	86	71	614	94	40
365	56	12	415	63	81	465	71	49	515	79	18	565	86	87	615	94	56
366	56	27	416	63	96	466	71	65	516	79	33	566	87	02	616	94	71
367	56	43	417	64	11	467	71	80	517	79	49	567	87	18	617	94	86
368	56	58	418	64	27	468	71	95	518	79	64	568	87	33	618	95	02
369	56	73	419	64	42	469	72	11	519	79	80	569	87	48	619	95	17
370	56	89	420	64	57	470	72	26	520	79	95	570	87	64	620	95	32
371	57	04	421	64	73	471	72	42	521	80	10	571	87	79	621	95	48
372	57	19	422	64	88	472	72	57	522	80	26	572	87	94	622	95	63
373	57	35	423	65	04	473	72	72	523	80	41	573	88	10	623	95	79
374	57	50	424	65	19	474	72	88	524	80	56	574	88	25	624	95	94
375	57	66	425	65	34	475	73	03	525	80	72	575	88	41	625	96	09
376	57	81	426	65	50	476	73	18	526	80	87	576	88	56	626	96	25
377	57	96	427	65	65	477	73	34	527	81	03	577	88	71	627	96	40
378	58	12	428	65	80	478	73	49	528	81	18	578	88	87	628	96	55
379	58	27	429	65	96	479	73	65	529	81	33	579	89	02	629	96	71
380	58	42	430	66	11	480	73	80	530	81	49	580	89	17	630	96	86
381	58	58	431	66	27	481	73	95	531	81	64	581	89	33	631	97	02
382	58	73	432	66	42	482	74	11	532	81	79	582	89	48	632	97	17
383	58	89	433	66	57	483	74	26	533	81	95	583	89	64	633	97	32
384	59	04	434	66	73	484	74	41	534	82	10	584	89	79	634	97	48
385	59	19	435	66	88	485	74	57	535	82	26	585	89	94	635	97	63
386	59	35	436	67	03	486	74	72	536	82	41	586	90	10	636	97	78
387	59	50	437	67	19	487	74	88	537	82	56	587	90	25	637	97	94
388	59	65	438	67	34	488	75	03	538	82	72	588	90	40	638	98	09
389	59	81	439	67	50	489	75	18	539	82	87	589	90	56	639	98	25
390	59	96	440	67	65	490	75	34	540	83	02	590	90	71	640	98	40
391	60	12	441	67	80	491	75	49	541	83	18	591	90	87	641	98	55
392	60	27	442	67	96	492	75	64	542	83	33	592	91	02	642	98	71
393	60	42	443	68	11	493	75	80	543	83	49	593	91	17	643	98	86
394	60	58	444	68	26	494	75	95	544	83	64	594	91	33	644	99	01
395	60	73	445	68	42	495	76	11	545	83	79	595	91	48	645	99	17
396	60	88	446	68	57	496	76	26	546	83	95	596	91	63	646	99	32
397	61	04	447	68	72	497	76	41	547	84	10	597	91	79	647	99	48
398	61	19	448	68	88	498	76	57	548	84	25	598	91	94	648	99	63
399	61	35	449	69	03	499	76	72	549	84	41	599	92	10	649	99	78

COTTON SELLER'S TABLE FROM 350 TO 157

649 LBS AT 16c

350	\$54	03	400	\$61	74	450	\$69	46	500	\$77	18	550	\$84	90	600	\$92	62
351	54	18	401	61	90	451	69	62	501	77	34	551	85	06	601	92	77
352	54	34	402	62	05	452	69	77	502	77	49	552	85	21	602	92	93
353	54	49	403	62	21	453	69	93	503	77	64	553	85	36	603	93	08
354	54	64	404	62	36	454	70	08	504	77	80	554	85	52	604	93	24
355	54	80	405	62	52	455	70	24	505	77	95	555	85	67	605	93	39
356	54	95	406	62	67	456	70	39	506	78	11	556	85	83	606	93	55
357	55	11	407	62	83	457	70	54	507	78	26	557	85	98	607	93	70
358	55	26	408	62	98	458	70	70	508	78	42	558	86	14	608	93	86
359	55	42	409	63	13	459	70	85	509	78	57	559	86	29	609	94	01
360	55	57	410	63	29	460	71	01	510	78	73	560	86	45	610	94	16
361	55	72	411	63	44	461	71	16	511	78	88	561	86	60	611	94	32
362	55	88	412	63	60	462	71	32	512	79	03	562	86	75	612	94	47
363	56	03	413	63	75	463	71	47	513	79	19	563	86	91	613	94	63
364	56	19	414	63	91	464	71	62	514	79	34	564	87	06	614	94	78
365	56	34	415	64	06	465	71	78	515	79	50	565	87	22	615	94	94
366	56	50	416	64	21	466	71	93	516	79	65	566	87	37	616	95	09
367	56	65	417	64	37	467	72	09	517	79	81	567	87	53	617	95	24
368	56	81	418	64	52	468	72	24	518	79	96	568	87	68	618	95	40
369	56	96	419	64	68	469	72	40	519	80	11	569	87	83	619	95	55
370	57	11	420	64	83	470	72	55	520	80	27	570	87	99	620	95	71
371	57	27	421	64	99	471	72	71	521	80	42	571	88	14	621	95	86
372	57	42	422	65	14	472	72	86	522	80	58	572	88	30	622	96	02
373	57	58	423	65	30	473	73	01	523	80	73	573	88	45	623	96	17
374	57	73	424	65	45	474	73	17	524	80	89	574	88	61	624	96	33
375	57	89	425	65	60	475	73	32	525	81	04	575	88	76	625	96	48
376	58	04	426	65	76	476	73	48	526	81	20	576	88	92	626	96	63
377	58	19	427	65	91	477	73	63	527	81	35	577	89	07	627	96	79
378	58	35	428	66	07	478	73	79	528	81	50	578	89	22	628	96	94
379	58	50	429	66	22	479	73	94	529	81	65	579	89	38	629	97	10
380	58	66	430	66	38	480	74	09	530	81	81	580	89	53	630	97	25
381	58	81	431	66	53	481	74	25	531	81	97	581	89	69	631	91	41
382	58	97	432	66	68	482	74	40	532	82	12	582	89	84	632	97	56
383	59	12	433	66	84	483	74	56	533	82	28	583	90	00	633	97	71
384	59	27	434	66	99	484	74	71	534	82	43	584	90	15	634	97	87
385	59	43	435	67	15	485	74	86	535	82	58	585	90	30	635	98	02
386	59	58	436	67	30	486	75	02	536	82	74	586	90	46	636	98	18
387	59	74	437	67	46	487	75	17	537	82	89	587	90	61	637	98	33
388	59	89	438	67	61	488	75	33	538	83	05	588	90	77	638	98	49
389	60	05	439	67	77	489	75	48	539	83	20	589	90	92	639	98	64
390	60	20	440	67	92	490	75	64	540	83	36	590	91	08	640	98	80
391	60	36	441	68	07	491	75	79	541	83	51	591	91	23	641	98	95
392	60	51	442	68	23	492	75	95	542	83	67	592	91	39	642	99	10
393	60	66	443	68	38	493	76	10	543	83	82	593	91	54	643	99	26
394	60	82	444	68	54	494	76	26	544	83	97	594	91	69	644	99	41
395	60	97	445	68	69	495	76	41	545	84	13	595	91	85	645	99	57
396	61	13	446	68	85	496	76	56	546	84	28	596	92	00	646	99	72
397	61	28	447	69	00	497	76	72	547	84	44	597	92	16	647	99	88
398	61	44	448	69	15	498	76	87	548	84	59	598	92	31	648	100	03
399	61	59	449	69	31	499	77	03	549	84	75	599	92	47	649	100	18

COTTON SELLER'S TABLE FROM 350 TO 15¹/₂^c 649 LBS AT

350	\$54	25	400	\$62	00	450	\$69	75	500	\$77	50	550	\$85	25	600	\$93	00
351	54	40	401	62	15	451	69	90	501	77	65	551	85	40	601	93	15
352	54	56	402	62	31	452	70	06	502	77	81	552	85	56	602	93	31
353	54	71	403	62	46	453	70	21	503	77	96	553	85	71	603	93	46
354	54	87	404	62	62	454	70	37	504	78	12	554	85	87	604	93	62
355	55	02	405	62	77	455	70	52	505	78	27	555	86	02	605	93	77
356	55	18	406	62	93	456	70	68	506	78	43	556	86	18	606	93	93
357	55	33	407	63	08	457	70	83	507	78	58	557	86	33	607	94	08
358	55	49	408	63	24	458	70	99	508	78	74	558	86	49	608	94	24
359	55	64	409	63	39	459	71	14	509	78	89	559	86	64	609	94	39
360	55	80	410	63	55	460	71	30	510	79	05	560	86	80	610	94	55
361	55	95	411	63	70	461	71	45	511	79	20	561	86	95	611	94	70
362	56	11	412	63	86	462	71	61	512	79	36	562	87	11	612	94	86
363	56	26	413	64	01	463	71	76	513	79	51	563	87	26	613	95	01
364	56	42	414	64	17	464	71	92	514	79	67	564	87	42	614	95	17
365	56	57	415	64	32	465	72	07	515	79	82	565	87	57	615	95	32
366	56	73	416	64	48	466	72	23	516	79	98	566	87	73	616	95	48
367	56	88	417	64	63	467	72	38	517	80	13	567	87	88	617	95	63
368	57	04	418	64	79	468	72	54	518	80	29	568	88	04	618	95	79
369	57	19	419	64	94	469	72	69	519	80	44	569	88	19	619	95	94
370	57	35	420	65	10	470	72	85	520	80	60	570	88	35	620	96	10
371	57	50	421	65	25	471	73	00	521	80	75	571	88	50	621	96	25
372	57	66	422	65	41	472	73	16	522	80	91	572	88	66	622	96	41
373	57	81	423	65	56	473	73	31	523	81	06	573	88	81	623	96	56
374	57	97	424	65	72	474	73	47	524	81	22	574	88	97	624	96	72
375	58	12	425	65	87	475	73	62	525	81	37	575	89	12	625	96	87
376	58	28	426	66	03	476	73	78	526	81	53	576	89	28	626	97	03
377	58	43	427	66	18	477	73	93	527	81	68	577	89	43	627	97	18
378	58	59	428	66	34	478	74	09	528	81	84	578	89	59	628	97	34
379	58	74	429	66	49	479	74	24	529	81	99	579	89	74	629	97	49
380	58	90	430	66	65	480	74	40	530	82	15	580	89	90	630	97	65
381	59	05	431	66	80	481	74	55	531	82	30	581	90	05	631	97	80
382	59	21	432	66	96	482	74	71	532	82	46	582	90	21	632	97	96
383	59	36	433	67	11	483	74	86	533	82	61	583	90	36	633	98	11
384	59	52	434	67	27	484	75	02	534	82	77	584	90	52	634	98	27
385	59	67	435	67	42	485	75	17	535	82	92	585	90	67	635	98	42
386	59	83	436	67	58	486	75	33	536	83	08	586	90	83	636	98	58
387	59	98	437	67	73	487	75	48	537	83	23	587	90	98	637	98	73
388	60	14	438	67	89	488	75	64	538	83	39	588	91	14	638	98	89
389	60	29	439	68	04	489	75	79	539	83	54	589	91	29	639	99	04
390	60	45	440	68	20	490	75	95	540	83	70	590	91	45	640	99	20
391	60	60	441	68	35	491	76	10	541	83	85	591	91	60	641	99	35
392	60	76	442	68	51	492	76	26	542	84	01	592	91	76	642	99	51
393	60	91	443	68	66	493	76	41	543	84	16	593	91	91	643	99	66
394	61	07	444	68	82	494	76	57	544	84	32	594	92	07	644	99	82
395	61	22	445	68	97	495	76	73	545	84	47	595	92	22	645	99	97
396	61	38	446	69	13	496	76	88	546	84	63	596	92	38	646	100	13
397	61	53	447	69	28	497	77	03	547	84	78	597	92	53	647	100	28
398	61	69	448	69	44	498	77	19	548	84	94	598	92	69	648	100	44
399	61	84	449	69	59	499	77	34	549	85	09	599	92	84	649	100	59

COTTON SELLER'S TABLE

FROM 350 TO
649 LBS AT

15⁹/₁₆^c

350	54	46	400	62	25	450	70	03	500	\$77	81	550	\$85	59	600	\$93	37
351	54	62	401	62	40	451	70	18	501	77	96	551	85	74	601	93	53
352	54	78	402	62	56	452	70	34	502	78	12	552	85	90	602	93	68
353	54	93	403	62	71	453	70	49	503	78	27	553	86	06	603	93	84
354	55	09	404	62	87	454	70	65	504	78	43	554	86	21	604	93	99
355	55	24	405	63	02	455	70	80	505	78	59	555	86	37	605	94	15
356	55	40	406	63	18	456	70	96	506	78	74	556	86	52	606	94	30
357	55	55	407	63	33	457	71	12	507	78	90	557	86	68	607	94	46
358	55	71	408	63	49	458	71	27	508	79	05	558	86	83	608	94	62
359	55	86	409	63	65	459	71	43	509	79	21	559	86	99	609	94	77
360	56	02	410	63	80	460	71	58	510	79	36	560	87	15	610	94	93
361	56	18	411	63	96	461	71	74	511	79	52	561	87	30	611	95	08
362	56	33	412	64	11	462	71	89	512	79	67	562	87	46	612	95	24
363	56	49	413	64	27	463	72	05	513	79	83	563	87	61	613	95	39
364	56	64	414	64	42	464	72	21	514	79	99	564	87	77	614	95	55
365	56	80	415	64	58	465	72	36	515	80	14	565	87	92	615	95	70
366	56	95	416	64	74	466	72	52	516	80	30	566	88	08	616	95	86
367	57	11	417	64	89	467	72	67	517	80	45	567	88	23	617	96	02
368	57	27	418	65	05	468	72	83	518	80	61	568	88	39	618	96	17
369	57	42	419	65	20	469	72	98	519	80	76	569	88	55	619	96	33
370	57	58	420	65	36	470	73	14	520	80	92	570	88	70	620	96	48
371	57	73	421	65	51	471	73	29	521	81	08	571	88	86	621	96	64
372	57	89	422	65	67	472	73	45	522	81	23	572	89	01	622	96	79
373	58	04	423	65	82	473	73	61	523	81	39	573	89	17	623	96	95
374	58	20	424	65	98	474	73	76	524	81	54	574	89	32	624	97	11
375	58	35	425	66	14	475	73	92	525	81	70	575	89	48	625	97	26
376	58	51	426	66	29	476	74	07	526	81	85	576	89	64	626	97	42
377	58	67	427	66	45	477	74	23	527	82	01	577	89	79	627	97	57
378	58	82	428	66	60	478	74	38	528	82	17	578	89	95	628	97	73
379	58	98	429	66	76	479	74	54	529	82	32	579	90	10	629	97	88
380	59	13	430	66	91	480	74	70	530	82	48	580	90	26	630	98	04
381	59	29	431	67	07	481	74	85	531	82	63	581	90	41	631	98	19
382	59	44	432	67	23	482	75	01	532	82	79	582	90	57	632	98	35
383	59	60	433	67	38	483	75	16	533	82	94	583	90	72	633	98	51
384	59	76	434	67	54	484	75	32	534	83	10	584	90	88	634	98	66
385	59	91	435	67	69	485	75	47	535	83	25	585	91	04	635	98	82
386	60	07	436	67	85	486	75	63	536	83	41	586	91	19	636	98	97
387	60	22	437	68	00	487	75	78	537	83	57	587	91	35	637	99	13
388	60	38	438	68	16	488	75	94	538	83	72	588	91	50	638	99	28
389	60	53	439	68	31	489	76	10	539	83	88	589	91	66	639	99	44
390	60	69	440	68	47	490	76	25	540	84	03	590	91	81	640	99	60
391	60	84	441	68	63	491	76	41	541	84	19	591	91	97	641	99	75
392	61	00	442	68	78	492	76	56	542	84	34	592	92	13	642	99	91
393	61	16	443	68	94	493	76	72	543	84	50	593	92	27	643	100	06
394	61	31	444	69	09	494	76	87	544	84	66	594	92	44	644	100	22
395	61	47	445	69	25	495	77	03	545	84	81	595	92	59	645	100	37
396	61	62	446	69	40	496	77	19	546	84	97	596	92	75	646	100	53
397	61	78	447	69	56	497	77	34	547	85	12	597	92	90	647	100	68
398	61	93	448	69	72	498	77	50	548	85	28	598	93	06	648	100	84
399	62	09	449	69	87	499	77	65	549	85	43	599	93	21	649	101	00

COTTON SELLER'S TABLE FROM 350 TO 15⁵_{8c} 649 LBS AT

350	\$54	69	400	\$62	50	450	\$70	31	500	\$78	12	550	\$85	94	600	\$93	75
351	54	84	401	62	66	451	70	47	501	78	28	551	86	09	601	93	91
352	55	00	402	62	81	452	70	62	502	78	44	552	86	25	602	94	06
353	55	16	403	62	97	453	70	78	503	78	59	553	86	41	603	94	22
354	55	31	404	63	12	454	70	94	504	78	75	554	86	56	604	94	37
355	55	47	405	63	28	455	71	09	505	78	91	555	86	72	605	94	53
356	55	62	406	63	44	456	71	25	506	79	06	556	86	87	606	94	69
357	55	78	407	63	59	457	71	41	507	79	22	557	87	03	607	94	84
358	55	94	408	63	75	458	71	56	508	79	37	558	87	19	608	95	00
359	56	09	409	63	91	459	71	72	509	79	53	559	87	34	609	95	15
360	56	25	410	64	06	460	71	87	510	79	69	560	87	50	610	95	31
361	56	41	411	64	22	461	72	03	511	79	84	561	87	66	611	95	47
362	56	56	412	64	37	462	72	19	512	80	00	562	87	81	612	95	62
363	56	72	413	64	53	463	72	34	513	80	16	563	87	97	613	95	78
364	56	87	414	64	69	464	72	50	514	80	31	564	88	12	614	95	94
365	57	03	415	64	84	465	72	66	515	80	47	565	88	28	615	96	09
366	57	19	416	65	00	466	72	81	516	80	62	566	88	44	616	96	25
367	57	34	417	65	16	467	72	97	517	80	78	567	88	59	617	96	41
368	57	50	418	65	31	468	73	12	518	80	94	568	88	75	618	96	56
369	57	66	419	65	47	469	73	28	519	81	09	569	88	91	619	96	72
370	57	81	420	65	62	470	73	44	520	81	25	570	89	06	620	96	87
371	57	97	421	65	78	471	73	59	521	81	41	571	89	22	621	97	03
372	58	12	422	65	94	472	73	75	522	81	56	572	89	37	622	97	19
373	58	28	423	66	09	473	73	91	523	81	72	573	89	53	623	97	34
374	58	44	424	66	25	474	74	06	524	81	87	574	89	69	624	97	50
375	58	59	425	66	41	475	74	22	525	82	03	575	89	84	625	97	66
376	58	75	426	66	56	476	74	37	526	82	19	576	90	00	626	97	81
377	58	91	427	66	72	477	74	53	527	82	34	577	90	16	627	97	97
378	59	06	428	66	87	478	74	69	528	82	50	578	90	31	628	98	12
379	59	22	429	67	03	479	74	84	529	82	66	579	90	47	629	98	28
380	59	37	430	67	18	480	75	00	530	82	81	580	90	62	630	98	44
381	59	53	431	67	34	481	75	16	531	82	97	581	90	78	631	98	59
382	59	69	432	67	50	482	75	31	532	83	12	582	90	94	632	98	75
383	59	84	433	67	66	483	75	47	533	83	28	583	91	09	633	98	91
384	60	00	434	67	81	484	75	62	534	83	44	584	91	25	634	99	06
385	60	16	435	67	97	485	75	78	535	83	59	585	91	41	635	99	22
386	60	31	436	68	12	486	75	94	536	83	75	586	91	56	636	99	37
387	60	47	437	68	28	487	76	09	537	83	91	587	91	72	637	99	53
388	60	62	438	68	44	488	76	25	538	84	06	588	91	87	638	99	68
389	60	78	439	68	59	489	76	41	539	84	22	589	92	03	639	99	84
390	60	94	440	68	75	490	76	56	540	84	37	590	92	19	640	100	00
391	61	09	441	68	91	491	76	72	541	84	53	591	92	34	641	100	16
392	61	25	442	69	06	492	76	87	542	84	69	592	92	50	642	100	31
393	61	41	443	69	22	493	77	03	543	84	84	593	92	66	643	100	47
394	61	56	444	69	37	494	77	19	544	85	00	594	92	81	644	100	62
395	61	72	445	69	53	495	77	34	545	85	16	595	92	97	645	100	78
396	61	87	446	69	69	496	77	50	546	85	31	596	93	12	646	100	94
397	62	03	447	69	84	497	77	66	547	85	47	597	93	28	647	101	09
398	62	19	448	70	00	498	77	81	548	85	62	598	93	44	648	101	25
399	62	34	449	70	16	499	77	97	549	85	78	599	93	59	649	101	41

COTTON SELLER'S TABLE FROM 350 TO 15¹¹/₁₆c

649 LBS AT

350	\$54	90	400	\$62	75	450	\$70	59	500	\$78	43	550	\$86	28	600	\$94	12
351	55	05	401	62	90	451	70	75	501	78	59	551	86	43	601	94	28
352	55	22	402	63	06	452	70	90	502	78	75	552	86	59	602	94	43
353	55	37	403	63	22	453	71	06	503	78	90	553	86	75	603	94	59
354	55	53	404	63	37	454	71	22	504	79	06	554	86	90	604	94	75
355	55	69	405	63	53	455	71	37	505	79	22	555	87	06	605	94	90
356	55	84	406	63	69	456	71	53	506	79	37	556	87	22	606	95	06
357	56	00	407	63	84	457	71	69	507	79	53	557	87	38	607	95	22
358	56	16	408	64	00	458	71	84	508	79	69	558	87	53	608	95	38
359	56	31	409	64	16	459	72	00	509	79	84	559	87	69	609	95	53
360	56	47	410	64	31	460	72	16	510	80	00	560	87	85	610	95	69
361	56	63	411	64	47	461	72	31	511	80	16	561	88	00	611	95	85
362	56	78	412	64	63	462	72	46	512	80	32	562	88	16	612	96	00
363	56	94	413	64	78	463	72	63	513	80	47	563	88	32	613	96	16
364	57	10	414	64	94	464	72	79	514	80	63	564	88	48	614	96	32
365	57	25	415	65	10	465	72	94	515	70	79	565	88	63	615	96	47
366	57	41	416	65	26	466	73	10	516	80	94	566	88	79	616	96	63
367	57	57	417	65	41	467	73	26	517	81	10	567	88	94	617	96	79
368	57	73	418	65	57	468	73	41	518	81	26	568	89	10	618	96	94
369	57	88	419	65	73	469	73	57	519	81	41	569	89	26	619	97	10
370	58	04	420	65	88	470	73	73	520	81	57	570	89	41	620	97	26
371	58	20	421	66	04	471	73	88	521	71	73	571	89	57	621	97	41
372	58	35	422	66	20	472	74	04	522	81	88	572	89	73	622	97	57
373	58	51	423	66	35	473	74	20	523	82	04	573	89	88	623	97	73
374	58	67	424	66	51	474	74	35	524	82	20	574	90	04	624	97	89
375	58	82	425	66	67	475	74	51	525	82	35	575	90	20	625	98	04
376	58	98	426	66	82	476	74	67	526	82	51	576	90	36	626	98	20
377	59	14	427	66	98	477	74	82	527	82	67	577	90	51	627	98	36
378	59	29	428	67	14	478	74	98	528	82	83	578	90	67	628	98	51
379	59	45	429	67	29	479	75	14	529	82	98	579	90	83	629	98	67
380	59	61	430	67	45	480	75	30	530	83	14	580	90	98	630	98	83
381	59	76	431	67	61	481	75	45	531	83	30	581	91	14	631	98	98
382	59	92	432	67	77	482	75	61	532	83	45	582	91	30	632	99	14
383	60	08	433	67	92	483	75	76	533	83	61	583	91	45	633	99	30
384	60	24	434	68	08	484	75	92	534	83	77	584	91	61	634	99	45
385	60	39	435	68	24	485	76	08	535	83	92	585	91	77	635	99	61
386	60	55	436	68	39	486	76	24	536	84	08	586	91	92	636	99	77
387	60	71	437	68	55	487	76	39	537	84	24	587	92	08	637	99	92
388	60	86	438	68	71	488	76	55	538	84	39	588	92	24	638	100	08
389	61	02	439	68	86	489	76	71	539	84	55	589	92	39	639	100	24
390	61	18	440	69	02	490	76	86	540	84	71	590	92	55	640	100	39
391	61	33	441	69	18	491	77	02	541	84	86	591	92	71	641	100	55
392	61	49	442	69	33	492	77	18	542	85	02	592	92	87	642	100	71
393	61	65	443	69	49	493	77	33	543	85	18	593	93	02	643	100	87
394	61	80	444	69	65	494	77	49	544	85	34	594	93	18	644	101	02
395	61	96	445	69	80	495	77	65	545	85	49	595	93	34	645	101	18
396	62	12	446	69	96	496	77	81	546	85	65	596	93	49	646	101	34
397	62	27	447	70	12	497	77	96	547	85	81	597	93	65	647	101	49
398	62	43	448	70	28	498	78	12	548	85	96	598	93	81	648	101	65
399	62	59	449	70	43	499	78	28	549	86	12	599	93	96	649	101	81

COTTON SELLER'S TABLE FROM 350 TO 15³_{4c} 649 LBS AT

350	\$55	12	400	\$63	00	450	\$70	87	500	\$78	75	550	\$86	62	600	\$94	50
351	55	28	401	63	16	451	71	03	501	78	91	551	86	78	601	94	66
352	55	44	402	63	31	452	71	19	502	79	06	552	86	94	602	94	81
353	55	60	403	63	47	453	71	35	503	79	22	553	87	10	603	94	97
354	55	75	404	63	63	454	71	50	504	79	38	554	87	25	604	95	13
355	55	91	405	63	79	455	71	66	505	79	54	555	87	41	605	95	29
356	56	07	406	63	94	456	71	82	506	79	69	556	87	57	606	95	44
357	56	23	407	64	10	457	71	98	507	79	85	557	87	73	607	95	60
358	56	38	408	64	26	458	72	13	508	80	01	558	87	88	608	95	76
359	56	54	409	64	42	459	72	29	509	80	17	559	88	04	609	95	92
360	56	70	410	64	57	460	72	45	510	80	32	560	88	20	610	96	07
361	56	86	411	64	73	461	72	61	511	80	48	561	88	36	611	96	23
362	57	01	412	64	89	462	72	76	512	80	64	562	88	51	612	96	39
363	57	17	413	65	05	463	72	92	513	80	80	563	88	67	613	96	55
364	57	33	414	65	20	464	73	07	514	80	95	564	88	83	614	96	70
365	57	49	415	65	36	465	73	24	515	81	11	565	88	99	615	96	86
366	57	64	416	65	52	466	73	39	516	81	27	566	89	14	616	97	02
367	57	80	417	65	68	467	73	55	517	81	43	567	89	30	617	97	18
368	57	96	418	65	83	468	73	71	518	81	58	568	89	46	618	97	33
369	58	12	419	65	99	469	73	87	519	81	74	569	89	62	619	97	49
370	58	27	420	66	15	470	74	02	520	81	90	570	89	77	620	97	65
371	58	43	421	66	31	471	74	18	521	82	06	571	89	93	621	97	81
372	58	59	422	66	46	472	74	34	522	82	21	572	90	09	622	97	96
373	58	75	423	66	62	473	74	50	523	82	37	573	90	25	623	98	12
374	58	90	424	66	78	474	74	65	524	82	53	574	90	40	624	98	28
375	59	06	425	66	94	475	74	81	525	82	69	575	90	56	625	98	44
376	59	22	426	67	09	476	74	97	526	82	84	576	90	72	626	98	59
377	59	38	427	67	25	477	75	13	527	83	00	577	90	88	627	98	75
378	59	53	428	67	41	478	75	28	528	83	16	578	91	03	628	98	91
379	59	69	429	67	57	479	75	44	529	83	32	579	91	19	629	99	07
380	59	85	430	67	72	480	75	60	530	83	47	580	91	35	630	99	22
381	60	01	431	67	88	481	75	76	531	83	63	581	91	51	631	99	38
382	60	16	432	68	04	482	75	91	532	83	79	582	91	66	632	99	54
383	60	32	433	68	20	483	76	07	533	83	95	583	91	82	633	99	70
384	60	48	434	68	35	484	76	23	534	84	10	584	91	98	634	99	85
385	60	64	435	68	51	485	76	39	535	84	26	585	92	14	635	100	01
386	60	79	436	68	67	486	76	54	536	84	42	586	92	29	636	100	17
387	60	95	437	68	83	487	76	70	537	84	58	587	92	45	637	100	33
388	61	11	438	68	98	488	76	86	538	84	73	588	92	61	638	100	48
389	61	27	439	69	14	489	77	02	539	84	89	589	92	77	639	100	64
390	61	42	440	69	30	490	77	17	540	85	05	590	92	92	640	100	80
391	61	58	441	69	46	491	77	33	541	85	21	591	93	08	641	100	96
392	61	74	442	69	61	492	77	49	542	85	36	592	93	24	642	101	11
393	61	90	443	69	77	493	77	65	543	85	52	593	93	40	643	101	27
394	62	05	444	69	93	494	77	80	544	85	68	594	93	55	644	101	43
395	62	21	445	70	09	495	77	96	545	85	84	595	93	71	645	101	59
396	62	37	446	70	24	496	78	12	546	85	99	596	93	87	646	101	74
397	62	53	447	70	40	497	78	28	547	86	15	597	94	03	647	101	90
398	62	68	448	70	56	498	78	43	548	86	31	598	94	18	648	102	06
399	62	84	449	70	72	499	78	59	549	86	47	599	94	34	649	102	22

COTTON SELLER'S TABLE FROM 350 TO 15¹³_{16c} 649 LBS AT

350	\$55	34	400	\$63	25	450	\$71	15	500	\$79	06	550	\$86	96	600	\$94	87
351	55	50	401	63	40	451	71	31	501	79	22	551	87	12	601	95	03
352	55	66	402	63	56	452	71	47	502	79	37	552	87	28	602	95	19
353	55	81	403	63	72	453	71	63	503	79	53	553	87	44	603	95	34
354	55	97	404	63	88	454	71	78	504	79	69	554	87	60	604	95	50
355	56	13	405	64	04	455	71	94	505	79	85	555	87	75	605	95	66
356	56	29	406	64	19	456	72	10	506	80	01	556	87	91	606	95	82
357	56	45	407	64	35	457	72	26	507	80	16	557	88	07	607	95	98
358	56	60	408	64	51	458	72	42	508	80	32	558	88	23	608	96	14
359	56	76	409	64	67	459	72	57	509	80	48	559	88	39	609	96	29
360	56	93	410	64	83	460	72	73	510	80	64	560	88	55	610	96	45
361	57	08	411	64	98	461	72	89	511	80	80	561	88	70	611	96	61
362	57	24	412	65	14	462	73	05	512	80	96	562	88	86	612	96	77
363	57	39	413	65	30	463	73	21	513	81	11	563	89	02	613	96	93
364	57	55	414	65	46	464	73	37	514	81	27	564	89	18	614	97	08
365	57	71	415	65	62	465	73	52	515	81	43	565	89	34	615	97	24
366	57	87	416	65	78	466	73	68	516	81	59	566	89	49	616	97	40
367	58	03	417	65	93	467	73	84	517	81	75	567	89	65	617	97	56
368	58	19	418	66	09	468	74	00	518	81	90	568	89	81	618	97	72
369	58	34	419	66	25	469	74	16	519	82	06	569	89	97	619	97	87
370	58	50	420	66	41	470	74	31	520	82	22	570	90	13	620	98	03
371	58	66	421	66	57	471	74	47	521	82	38	571	90	28	621	98	19
372	58	82	422	66	72	472	74	63	522	82	54	572	90	44	622	98	35
373	58	98	423	66	88	473	74	79	523	82	69	573	90	60	623	98	51
374	59	13	424	67	04	474	74	95	524	82	85	574	90	76	624	98	67
375	59	29	425	67	20	475	75	10	525	83	01	575	90	92	625	98	82
376	59	45	426	67	36	476	75	26	526	83	17	576	91	08	626	98	98
377	59	61	427	67	51	477	75	42	527	83	33	577	91	23	627	99	14
378	59	77	428	67	67	478	75	58	528	83	49	578	91	39	628	99	30
379	59	92	429	67	83	479	75	74	529	83	64	579	91	55	629	99	46
380	60	08	430	67	99	480	75	90	530	83	80	580	91	71	630	99	61
381	60	24	431	68	15	481	76	05	531	83	96	581	91	87	631	99	77
382	60	40	432	68	31	482	76	21	532	84	12	582	92	02	632	99	93
383	60	56	433	68	46	483	76	37	533	84	28	583	92	18	633	100	09
384	60	72	434	68	62	484	76	53	534	84	43	584	92	34	634	100	25
385	60	87	435	68	78	485	76	69	535	84	59	585	92	50	635	100	40
386	61	03	436	68	94	486	76	84	536	84	75	586	92	66	636	100	56
387	61	19	437	69	10	487	77	00	537	84	91	587	92	81	637	100	72
388	61	35	438	69	25	488	77	16	538	85	07	588	92	97	638	100	88
389	61	51	439	69	41	489	77	32	539	85	22	589	93	13	639	101	04
390	61	66	440	69	57	490	77	48	540	85	38	590	93	29	640	101	20
391	61	82	441	69	73	491	77	63	541	85	54	591	93	45	641	101	35
392	61	98	442	69	89	492	77	79	542	85	70	592	93	61	642	101	51
393	62	14	443	70	04	493	77	95	543	85	86	593	93	76	643	101	67
394	62	30	444	70	20	494	78	11	544	86	02	594	93	92	644	101	83
395	62	45	445	70	36	495	78	27	545	86	17	595	94	08	645	101	99
396	62	61	446	70	52	496	78	43	546	86	33	596	94	24	646	102	14
397	62	77	447	70	68	497	78	58	547	86	49	597	94	40	647	102	30
398	62	93	448	70	84	498	78	74	548	86	65	598	94	55	648	102	46
399	63	09	449	70	99	499	78	90	549	86	81	599	94	71	649	102	62

COTTON SELLER'S TABLE FROM 350 TO 15⁷_{8c} 649 LBS AT

350	\$55	56	400	\$63	50	450	\$71	44	500	\$79	37	550	\$87	31	600	\$95	25
351	55	72	401	63	66	451	71	60	501	79	53	551	87	47	601	95	41
352	55	88	402	63	82	452	71	75	502	79	69	552	87	63	602	95	57
353	56	04	403	63	98	453	71	91	503	79	85	553	87	79	603	95	73
354	56	20	404	64	13	454	72	07	504	80	01	554	87	95	604	95	88
355	56	36	405	64	29	455	72	23	505	80	17	555	88	11	605	96	04
356	56	51	406	64	45	456	72	39	506	80	33	556	88	26	606	96	20
357	56	67	407	64	61	457	72	55	507	80	49	557	88	42	607	96	36
358	56	83	408	64	77	458	72	71	508	80	64	558	88	58	608	96	52
359	56	99	409	64	93	459	72	87	509	80	80	559	88	74	609	96	68
360	57	15	410	65	09	460	73	02	510	80	96	560	88	90	610	96	84
361	57	31	411	65	25	461	73	18	511	81	12	561	89	06	611	97	00
362	57	47	412	65	40	462	73	34	512	81	28	562	89	22	612	97	15
363	57	63	413	65	56	463	73	50	513	81	44	563	89	38	613	97	31
364	57	78	414	65	72	464	73	66	514	81	60	564	89	53	614	97	47
365	57	94	415	65	88	465	73	82	515	81	76	565	89	69	615	97	63
366	58	10	416	66	04	466	73	98	516	81	91	566	89	85	616	97	79
367	58	26	417	66	20	467	74	14	517	82	07	567	90	01	617	97	95
368	58	42	418	66	36	468	74	30	518	82	23	568	90	17	618	98	11
369	58	58	419	66	52	469	74	45	519	82	39	569	90	33	619	98	27
370	58	74	420	66	67	470	74	61	520	82	55	570	90	49	620	98	42
371	58	90	421	66	83	471	74	77	521	82	71	571	90	65	621	98	58
372	59	05	422	66	99	472	74	93	522	82	87	572	90	80	622	98	74
373	59	21	423	67	15	473	75	09	523	83	03	573	90	96	623	98	90
374	59	37	424	67	31	474	75	25	524	83	18	574	91	12	624	99	06
375	59	53	425	67	47	475	75	41	525	83	34	575	91	28	625	99	22
376	59	68	426	67	63	476	75	56	526	83	50	576	91	44	626	99	38
377	59	85	427	67	79	477	75	72	527	83	66	577	91	60	627	99	54
378	60	01	428	67	94	478	75	88	528	83	82	578	91	76	628	99	69
379	60	17	429	68	10	479	76	04	529	83	98	579	91	92	629	99	85
380	60	32	430	68	26	480	76	20	530	84	14	580	92	07	630	100	01
381	60	48	431	68	42	481	76	36	531	84	30	581	92	23	631	100	17
382	60	64	432	68	58	482	76	52	532	84	45	582	92	39	632	100	33
383	60	80	433	68	74	483	76	68	533	84	61	583	92	55	633	100	49
384	60	96	434	68	90	484	76	83	534	84	77	584	92	71	634	100	65
385	61	12	435	69	06	485	76	99	535	84	93	585	92	87	635	100	81
386	61	28	436	69	21	486	77	15	536	85	09	586	93	03	636	100	96
387	61	44	437	69	37	487	77	31	537	85	25	587	93	19	637	101	12
388	61	59	438	69	53	488	77	47	538	85	41	588	93	34	638	101	28
389	61	75	439	69	69	489	77	63	539	85	57	589	93	50	639	101	44
390	61	91	440	69	85	490	77	79	540	85	72	590	93	66	640	101	60
391	62	07	441	70	01	491	77	95	541	85	88	591	93	82	641	101	76
392	62	23	442	70	17	492	78	10	542	86	04	592	93	98	642	101	92
393	62	39	443	70	33	493	78	26	543	86	20	593	94	14	643	102	08
394	62	55	444	70	48	494	78	42	544	86	36	594	94	30	644	102	23
395	62	71	445	70	64	495	78	58	545	86	52	595	94	46	645	102	39
396	62	86	446	70	80	496	78	74	546	86	68	596	94	61	646	102	55
397	63	02	447	70	96	497	78	90	547	86	84	597	94	77	647	102	71
398	63	18	448	71	12	498	79	06	548	86	99	598	94	93	648	102	87
399	63	34	449	71	28	499	79	22	549	87	15	599	95	09	649	103	03

COTTON SELLER'S TABLE

FROM 350 TO
649 LBS AT

15¹⁵
16^c

350	55	78	400	63	75	450	71	71	500	\$79	68	550	\$87	65	600	\$95	62
351	55	94	401	63	90	451	71	87	501	79	84	551	87	81	601	95	78
352	56	10	402	64	06	452	72	03	502	80	00	552	87	97	602	95	94
353	56	25	403	64	22	453	72	19	503	80	16	553	88	13	603	96	10
354	56	41	404	64	38	454	72	35	504	80	32	554	88	29	604	96	26
355	56	57	405	64	54	455	72	51	505	80	48	555	88	45	605	96	42
356	56	73	406	64	70	456	72	67	506	80	64	556	88	61	606	96	58
357	56	89	407	64	86	457	72	83	507	80	80	557	88	77	607	96	74
358	57	05	408	65	02	458	72	99	508	80	96	558	88	93	608	96	90
359	57	21	409	65	18	459	73	15	509	81	12	559	89	09	609	97	05
360	57	37	410	65	34	460	73	31	510	81	28	560	89	25	610	97	21
361	57	53	411	65	50	461	73	47	511	81	44	561	89	40	611	97	37
362	57	69	412	65	66	462	73	63	512	81	60	562	89	56	612	97	53
363	57	85	413	65	82	463	73	79	513	81	75	563	89	72	613	97	69
364	58	01	414	65	98	464	73	95	514	81	91	564	89	88	614	97	85
365	58	17	415	66	14	465	74	10	515	82	07	565	90	04	615	98	01
366	58	33	416	66	30	466	74	26	516	82	23	566	90	20	616	98	17
367	58	49	417	66	45	467	74	42	517	82	38	567	90	36	617	98	33
368	58	65	418	66	61	468	74	58	518	82	55	568	90	52	618	98	49
369	58	80	419	66	77	469	74	74	519	82	71	569	90	68	619	98	65
370	58	96	420	66	93	470	74	90	520	82	87	570	90	84	620	98	81
371	59	12	421	67	09	471	75	06	521	83	03	571	91	00	621	98	97
372	59	28	422	67	25	472	75	22	522	83	19	572	91	16	622	99	13
373	59	44	423	67	41	473	75	38	523	83	35	573	91	32	623	99	29
374	59	60	424	67	57	474	75	54	524	83	51	574	91	48	624	99	45
375	59	76	425	67	73	475	75	70	525	83	67	575	91	64	625	99	60
376	59	92	426	67	89	476	75	86	526	83	83	576	91	80	626	99	76
377	60	08	427	68	05	477	76	02	527	83	99	577	91	95	627	99	92
378	60	24	428	68	21	478	76	18	528	84	15	578	92	11	628	100	08
379	60	40	429	68	37	479	76	34	529	84	30	579	92	27	629	100	24
380	60	56	430	68	53	480	76	50	530	84	46	580	92	42	630	100	40
381	60	73	431	68	69	481	76	65	531	84	63	581	92	59	631	100	56
382	60	88	432	68	85	482	76	81	532	84	78	582	92	75	632	100	72
383	61	04	433	69	00	483	76	97	533	84	94	583	92	91	633	100	88
384	61	20	434	69	15	484	77	13	534	85	10	584	93	07	634	101	04
385	61	35	435	69	32	485	77	29	535	85	26	585	93	23	635	101	20
386	61	51	436	69	48	486	77	45	536	85	42	586	93	38	636	101	36
387	61	67	437	69	64	487	77	61	537	85	58	587	93	55	637	101	52
388	61	83	438	69	80	488	77	77	538	85	74	588	93	71	638	101	68
389	61	99	439	69	96	489	77	93	539	85	90	589	93	87	639	101	84
390	62	15	440	70	12	490	78	09	540	86	06	590	94	03	640	102	00
391	62	31	441	70	28	491	78	25	541	86	22	591	94	19	641	102	15
392	62	47	442	70	44	492	78	41	542	86	38	592	94	35	642	102	31
393	62	63	443	70	60	493	78	57	543	86	54	593	94	50	643	102	47
394	62	79	444	70	76	494	78	73	544	86	70	594	94	66	644	102	63
395	62	95	445	70	92	495	78	89	545	86	85	595	94	82	645	102	79
396	63	11	446	71	08	496	79	05	546	87	01	596	94	98	646	102	95
397	63	27	447	71	24	497	79	20	547	87	17	597	95	14	647	103	11
398	63	43	448	71	40	498	79	36	548	87	33	598	95	30	648	103	27
399	63	59	449	71	55	499	79	52	549	87	49	599	95	46	649	103	43

COTTON SELLER'S TABLE FROM 350 TO 649 LBS AT 16c

350	\$56	00	400	\$64	00	450	\$72	00	500	\$80	00	550	\$88	00	600	\$96	00
351	56	16	401	64	16	451	72	16	501	80	16	551	88	16	601	96	16
352	56	32	402	64	32	452	72	32	502	80	32	552	88	32	602	96	32
353	56	48	403	64	48	453	72	48	503	80	48	553	88	48	603	96	48
354	56	64	404	64	64	454	72	64	504	80	64	554	88	64	604	96	64
355	56	80	495	64	80	455	72	80	505	80	80	555	88	80	605	96	80
356	56	96	406	64	96	456	72	96	506	80	96	556	88	96	606	96	96
357	57	12	407	65	12	457	73	12	507	81	12	557	89	12	607	97	12
358	57	28	408	65	28	458	73	28	508	81	28	558	89	28	608	97	28
359	57	44	409	65	44	459	73	44	509	81	44	559	89	44	609	97	44
360	57	60	410	65	60	460	73	60	510	81	60	560	89	60	610	97	60
361	57	76	411	65	76	461	73	76	511	81	76	561	89	76	611	97	76
362	57	92	412	65	92	462	73	92	512	81	92	562	89	92	612	97	92
363	58	08	413	66	08	463	74	08	513	82	08	563	90	08	613	98	08
364	58	24	414	66	24	464	74	24	514	82	24	564	90	24	614	98	24
365	58	40	415	66	40	465	74	40	515	82	40	565	90	40	615	98	40
366	58	56	416	66	56	466	74	56	516	82	56	566	90	56	616	98	56
367	58	72	417	66	72	467	74	72	517	82	72	567	90	72	617	98	72
368	58	88	418	66	88	468	74	88	518	82	88	568	90	88	618	98	88
369	59	04	419	67	04	469	75	04	519	83	04	569	91	04	619	99	04
370	59	20	420	67	20	470	75	20	520	83	20	570	91	20	620	99	20
371	59	36	421	67	36	471	75	36	521	83	36	571	91	36	621	99	36
372	59	52	422	67	52	472	75	52	522	83	52	572	91	52	622	99	52
373	59	68	423	67	68	473	75	68	523	83	68	573	91	68	623	99	68
374	59	84	424	67	84	474	75	84	524	83	84	574	91	84	624	99	84
375	60	00	425	68	00	475	76	00	525	84	00	575	92	00	625	100	00
376	60	16	426	68	16	476	76	16	526	84	16	576	92	16	626	100	16
377	60	32	427	68	32	477	76	32	527	84	32	577	92	32	627	100	32
378	60	48	428	68	48	478	76	48	528	84	48	578	92	48	628	100	48
379	60	64	429	68	64	479	76	64	529	84	64	579	92	64	629	100	64
380	60	80	430	68	80	480	76	80	530	84	80	580	92	80	630	100	80
381	60	96	431	68	96	481	76	96	531	84	96	581	92	96	631	100	96
382	61	12	432	69	12	482	77	12	532	85	12	582	93	12	632	101	12
383	61	28	433	69	28	483	77	28	533	85	28	583	93	28	633	101	28
384	61	44	434	69	44	484	77	44	534	85	44	584	93	44	634	101	44
385	61	60	435	69	60	485	77	60	535	85	60	585	93	60	635	101	60
386	61	76	436	69	76	486	77	76	536	85	76	586	93	76	636	101	76
387	61	92	437	69	92	487	77	92	537	85	92	587	93	92	637	101	92
388	62	08	438	70	08	488	78	08	538	86	08	588	94	08	638	102	08
389	62	24	439	70	24	489	78	24	539	86	24	589	94	24	639	102	24
390	62	40	440	70	40	490	78	40	540	86	40	590	94	40	640	102	40
391	62	56	441	70	56	491	78	56	541	86	56	591	94	56	641	102	56
392	62	72	442	70	72	492	78	72	542	86	72	592	94	72	642	102	72
393	62	88	443	70	88	493	78	88	543	86	88	593	94	88	643	102	88
394	63	04	444	71	04	494	79	04	544	87	04	594	95	04	644	103	04
395	63	20	445	71	20	495	79	20	545	87	20	595	95	20	645	103	20
396	63	36	446	71	36	496	79	36	546	87	36	596	95	36	646	103	36
397	63	52	447	71	52	497	79	52	547	87	52	597	95	52	647	103	52
398	63	68	448	71	68	498	79	68	548	87	68	598	95	68	648	103	68
399	63	84	449	71	84	499	79	84	549	87	84	599	95	84	649	103	84

COTTON SELLER'S TABLE

FROM 350 TO
649 LBS AT

16¹/_{16c}

350	56	21	400	64	25	450	72	28	500	80	31	550	88	34	600	96	37
351	56	37	401	64	41	451	72	44	501	80	47	551	88	50	601	96	53
352	56	54	402	64	57	452	72	60	502	80	63	552	88	66	602	96	69
353	56	70	403	64	73	453	72	76	503	80	79	553	88	82	603	96	85
354	56	86	404	64	89	454	72	92	504	80	95	554	88	98	604	97	01
355	57	02	405	65	05	455	73	08	505	81	11	555	89	14	605	97	17
356	57	18	406	65	21	456	73	24	506	81	27	556	89	30	606	97	33
357	57	34	407	65	37	457	73	40	507	81	43	557	89	46	607	97	49
358	57	50	408	65	53	458	73	56	508	81	59	558	89	62	608	97	65
359	57	66	409	65	69	459	73	72	509	81	75	559	89	78	609	97	82
360	57	82	410	65	85	460	73	88	510	81	91	560	89	95	610	97	98
361	57	98	411	66	01	461	74	04	511	82	07	561	90	11	611	98	14
362	58	14	412	66	17	462	74	20	512	82	24	562	90	27	612	98	30
363	58	30	413	66	33	463	74	36	513	82	40	563	90	43	613	98	46
364	58	46	414	66	49	464	74	53	514	82	56	564	90	59	614	98	62
365	58	62	415	66	65	465	74	69	515	82	72	565	90	75	615	98	78
366	58	78	416	66	82	466	74	85	516	82	88	566	90	91	616	98	94
367	58	94	417	66	98	467	75	01	517	83	04	567	91	07	617	99	10
368	59	11	418	67	14	468	75	17	518	83	20	568	91	23	618	99	26
369	59	27	419	67	30	469	75	33	519	83	36	569	91	39	619	99	42
370	59	43	420	67	46	470	75	49	520	83	52	570	91	55	620	99	58
371	59	59	421	67	62	471	75	65	521	83	68	571	91	71	621	99	74
372	59	75	422	67	78	472	75	81	522	83	84	572	91	87	622	99	90
373	59	91	423	67	94	473	75	97	523	84	00	573	92	03	623	100	06
374	60	07	424	68	10	474	76	13	524	84	16	574	92	19	624	100	22
375	60	23	425	68	26	475	76	29	525	84	32	575	92	35	625	100	39
376	60	39	426	68	42	476	76	45	526	84	48	576	92	51	626	100	55
377	60	55	427	68	58	477	76	61	527	84	64	577	92	68	627	100	71
378	60	71	428	68	74	478	76	77	528	84	81	578	92	84	628	100	87
379	60	87	429	68	90	479	76	93	529	84	97	579	93	00	629	101	03
380	61	03	430	69	06	480	77	10	530	85	13	580	93	16	630	101	19
381	61	19	431	69	22	481	77	26	531	85	29	581	93	32	631	101	35
382	61	35	432	69	39	482	77	42	532	85	45	582	93	48	632	101	51
383	61	51	433	69	55	483	77	58	533	85	61	583	93	64	633	101	67
384	61	68	434	69	71	484	77	74	534	85	77	584	93	80	634	101	83
385	61	84	435	69	87	485	77	90	535	85	93	585	93	96	635	101	99
386	62	00	436	70	03	486	78	06	536	86	09	586	94	12	636	102	15
387	62	16	437	70	19	487	78	22	537	86	25	587	94	28	637	102	31
388	62	32	438	70	35	488	78	38	538	86	41	588	94	44	638	102	47
389	62	48	439	70	51	489	78	54	539	86	57	589	94	60	639	102	63
390	62	64	440	70	67	490	78	70	540	86	73	590	94	76	640	102	79
391	62	80	441	70	83	491	78	86	541	86	89	591	94	92	641	102	96
392	62	96	442	70	99	492	79	02	542	87	05	592	95	08	642	103	12
393	63	12	443	71	15	493	79	18	543	87	21	593	95	25	643	103	28
394	63	28	444	71	31	494	79	34	544	87	38	594	95	41	644	103	44
395	63	44	445	71	47	495	79	50	545	87	54	595	95	57	645	103	60
396	63	60	446	71	63	496	79	67	546	87	70	596	95	73	646	103	76
397	63	76	447	71	79	497	79	83	547	87	86	597	95	89	647	103	92
398	63	92	448	71	96	498	79	99	548	88	02	598	96	05	648	104	08
399	64	08	449	72	12	499	80	15	549	88	18	599	96	21	649	104	24

COTTON SELLER'S TABLE FROM 350 TO 16¹_{8c} 649 LBS AT

350	\$56	44	400	\$64	50	450	\$72	56	500	\$80	62	550	\$88	69	600	\$96	75
351	56	60	401	64	66	451	72	72	501	80	79	551	88	85	601	96	91
352	56	76	402	64	82	452	72	88	502	80	95	552	89	01	602	97	07
353	56	92	403	64	98	453	73	05	503	81	11	553	89	17	603	97	23
354	57	08	404	65	14	454	73	21	504	81	27	554	89	33	604	97	30
355	57	24	405	65	31	455	73	37	505	81	43	555	89	49	605	97	56
356	57	40	406	65	47	456	73	53	506	81	59	556	89	65	606	97	72
357	57	57	407	65	63	457	73	69	507	81	75	557	89	82	607	97	88
358	57	73	408	65	79	458	73	85	508	81	91	558	89	98	608	98	05
359	57	89	409	65	95	459	74	01	509	82	08	559	90	14	609	98	20
360	58	05	410	66	11	460	74	17	510	82	24	560	90	30	610	98	36
361	58	21	411	66	27	461	74	34	511	82	40	561	90	46	611	98	52
362	58	37	412	66	43	462	74	50	512	82	56	562	90	62	612	98	68
363	58	53	413	66	60	463	74	66	513	82	72	563	90	78	613	98	85
364	58	69	414	66	76	464	74	82	514	82	88	564	90	94	614	99	01
365	58	86	415	66	92	465	74	98	515	83	04	565	91	11	615	99	17
366	59	02	416	67	08	466	75	14	516	83	20	566	91	27	616	99	33
367	59	18	417	67	24	467	75	30	517	83	37	567	91	43	617	99	49
368	59	34	418	67	40	468	75	46	518	83	53	568	91	59	618	99	65
369	59	50	419	67	56	469	75	63	519	83	69	569	91	75	619	99	81
370	59	66	420	67	72	470	75	79	520	83	85	570	91	91	620	99	97
371	59	82	421	67	88	471	75	95	521	84	01	571	92	07	621	100	14
372	59	98	422	68	05	472	76	11	522	84	17	572	92	23	622	100	30
373	60	15	423	68	21	473	76	27	523	84	33	573	92	40	623	100	46
374	60	31	424	68	37	474	76	43	524	84	49	574	92	56	624	100	62
375	60	47	425	68	53	475	76	59	525	84	66	575	92	72	625	100	78
376	60	63	426	68	69	476	76	75	526	84	82	576	92	88	626	100	94
377	60	79	427	68	85	477	76	92	527	84	98	577	93	04	627	101	10
378	60	95	428	69	01	478	77	08	528	85	14	578	93	20	628	101	26
379	61	11	429	69	18	479	77	24	529	85	30	579	93	36	629	101	43
380	61	27	430	69	34	480	77	40	530	85	46	580	93	52	630	101	59
381	61	44	431	69	50	481	77	56	531	85	62	581	93	69	631	101	75
382	61	60	432	69	66	482	77	72	532	85	78	582	93	85	632	101	91
383	61	76	433	69	82	483	77	88	533	85	95	583	94	01	633	102	07
384	61	92	434	69	98	484	78	04	534	86	11	584	94	17	634	102	23
385	62	08	435	70	14	485	78	21	535	86	27	585	94	33	635	102	39
386	62	24	436	70	30	486	78	37	536	86	43	586	94	49	636	102	55
387	62	40	437	70	47	487	78	53	537	86	59	587	94	65	637	102	72
388	62	56	438	70	63	488	78	69	538	86	75	588	94	81	638	102	88
389	62	73	439	70	79	489	78	85	539	86	91	589	94	98	639	103	04
390	62	89	440	70	95	490	79	01	540	87	07	590	95	14	640	103	20
391	63	05	441	71	11	491	79	17	541	87	24	591	95	30	641	103	36
392	63	21	442	71	27	492	79	33	542	87	40	592	95	46	642	103	52
393	63	37	443	71	43	493	79	50	543	87	56	593	95	62	643	103	68
394	63	53	444	71	59	494	79	66	544	87	72	594	95	78	644	103	84
395	63	69	445	71	76	495	79	82	545	87	88	595	95	94	645	104	01
396	63	85	446	71	92	496	79	98	546	88	04	596	96	10	646	104	17
397	64	02	447	72	08	497	80	14	547	88	20	597	96	27	647	104	33
398	64	18	448	72	24	498	80	30	548	88	36	598	96	43	648	104	49
399	64	34	449	72	40	499	80	46	549	88	53	599	96	59	649	104	65

COTTON SELLER'S TABLE FROM 350 TO 16³_{16c} 649 LBS AT

350	56	65	400	64	75	450	72	84	500	\$80	93	550	\$89	03	600	\$97	12
351	56	81	401	64	91	451	73	00	501	81	09	551	89	19	601	97	28
352	56	98	402	65	07	452	73	16	502	81	26	552	89	35	602	97	44
353	57	14	403	65	23	453	73	32	503	81	42	553	89	51	603	97	61
354	57	30	404	65	39	454	73	49	504	81	58	554	89	67	604	97	77
355	57	46	405	65	55	455	73	65	505	81	74	555	89	84	605	97	93
356	57	62	406	65	72	456	73	81	506	81	90	556	90	00	606	98	09
357	57	78	407	65	88	457	73	97	507	82	07	557	90	16	607	98	25
358	57	95	408	66	06	458	74	13	508	82	23	558	90	32	608	98	42
359	58	11	409	66	20	459	74	30	509	82	39	559	90	48	609	98	58
360	58	27	410	66	36	460	74	46	510	82	55	560	90	65	610	98	74
361	58	43	411	66	53	461	74	62	511	82	71	561	90	81	611	98	90
362	58	59	412	66	69	462	74	78	512	82	88	562	90	97	612	99	06
363	58	76	413	66	85	463	74	94	513	83	04	563	91	13	613	99	22
364	58	92	414	67	01	464	75	11	514	83	20	564	91	29	614	99	39
365	59	08	415	67	17	465	75	27	515	83	36	565	91	45	615	99	55
366	59	24	416	67	34	466	75	43	516	83	52	566	91	62	616	99	71
367	59	40	417	67	50	467	75	59	517	83	68	567	91	78	617	99	87
368	59	57	418	67	66	468	75	75	518	83	85	568	91	94	618	100	03
369	59	73	419	67	82	469	75	91	519	84	01	569	92	10	619	100	20
370	59	89	420	67	98	470	76	08	520	84	17	570	92	26	620	100	36
371	60	05	421	68	14	471	76	24	521	84	33	571	92	43	621	100	52
372	60	21	422	68	31	472	76	40	522	84	49	572	92	59	622	100	68
373	60	37	423	68	47	473	76	56	523	84	66	573	92	75	623	100	84
374	60	55	424	68	64	474	76	72	524	84	82	574	92	91	624	101	00
375	60	70	425	68	79	475	76	89	525	84	98	575	93	07	625	101	17
376	60	86	426	68	95	476	77	05	526	85	14	576	93	24	626	101	33
377	61	02	427	69	12	477	77	21	527	85	30	577	93	40	627	101	49
378	61	18	428	69	28	478	77	37	528	85	47	578	93	56	628	101	65
379	61	35	429	69	44	479	77	53	529	85	63	579	93	72	629	101	81
380	61	51	430	69	60	480	77	70	530	85	79	580	93	88	630	101	98
381	61	67	431	69	76	481	77	86	531	85	95	581	94	04	631	102	14
382	61	83	432	69	93	482	78	02	532	86	11	582	94	21	632	102	30
383	61	99	433	70	09	483	78	18	533	86	27	583	94	37	633	102	46
384	62	16	434	70	25	484	78	34	534	86	44	584	94	53	634	102	63
385	62	32	435	70	41	485	78	50	535	86	60	585	94	69	635	102	79
386	62	48	436	70	57	486	78	67	536	86	76	586	94	85	636	102	95
387	62	64	437	70	73	487	78	83	537	86	92	587	95	02	637	103	11
388	62	80	438	70	90	488	78	99	538	87	08	588	95	18	638	103	27
389	62	96	439	71	06	489	79	15	539	87	25	589	95	34	639	103	43
390	63	13	440	71	22	490	79	31	540	87	41	590	95	50	640	103	59
391	63	29	441	71	38	491	79	48	541	87	57	591	95	66	641	103	76
392	63	45	442	71	54	492	79	64	542	87	73	592	95	83	642	103	92
393	63	61	443	71	71	493	79	80	543	87	89	593	95	99	643	104	08
394	63	77	444	71	87	494	79	96	544	88	06	594	96	15	644	104	24
395	63	94	445	72	03	495	80	12	545	88	22	595	96	31	645	104	40
396	64	10	446	72	19	496	80	29	546	88	38	596	96	47	646	104	57
397	64	26	447	72	35	497	80	45	547	88	54	597	96	63	647	104	73
398	64	42	448	72	52	498	80	61	548	88	70	598	96	80	648	104	89
399	64	58	449	72	68	499	80	77	549	88	86	599	96	96	649	105	05

COTTON SELLER'S TABLE FROM 350 TO 16¹/₄c

649 LBS AT

350	\$56 87	400	\$65 00	450	\$73 12	500	\$81 25	550	\$89 37	600	\$97 50
351	57 04	401	65 16	451	73 29	501	81 41	551	89 54	601	97 66
352	57 20	402	65 32	452	73 45	502	81 57	552	89 70	602	97 82
353	57 36	403	65 49	453	73 61	503	81 74	553	89 86	603	97 99
354	57 52	404	65 65	454	73 77	504	81 90	554	90 02	604	98 15
355	57 60	405	65 81	455	73 94	505	82 06	555	90 19	605	98 31
356	57 85	406	65 97	456	74 10	506	82 22	556	90 35	606	98 47
357	58 01	407	66 14	457	74 26	507	82 39	557	90 51	607	98 64
358	58 17	408	66 30	458	74 42	508	82 55	558	90 67	608	98 80
359	58 34	409	66 46	459	74 59	509	82 71	559	90 84	609	98 96
360	58 50	410	66 62	460	74 75	510	82 87	560	91 00	610	99 12
361	58 66	411	66 79	461	74 91	511	83 04	561	91 16	611	99 29
362	58 82	412	66 95	462	75 07	512	83 20	562	91 32	612	99 45
363	58 99	413	67 11	463	75 24	513	83 36	563	91 48	613	99 61
364	59 15	414	67 27	464	75 40	514	83 52	564	91 65	614	99 77
365	59 31	415	67 44	465	75 56	515	83 69	565	91 81	615	99 94
366	59 47	416	67 60	466	75 72	516	83 85	566	91 97	616	100 10
367	59 64	417	67 76	467	75 89	517	84 01	567	92 14	617	100 26
368	59 80	418	67 92	468	76 05	518	84 17	568	92 30	618	100 42
369	59 96	419	68 09	469	76 21	519	84 34	569	92 46	619	100 59
370	60 12	420	68 25	470	76 37	520	84 50	570	92 62	620	100 75
371	60 29	421	68 41	471	76 54	521	84 66	571	92 79	621	100 91
372	60 45	422	68 57	472	76 70	522	84 82	572	92 95	622	101 07
373	60 61	423	68 74	473	76 86	523	84 99	573	93 11	623	101 24
374	60 77	424	68 90	474	77 02	524	85 15	574	93 27	624	101 40
375	60 94	425	69 06	475	77 19	525	85 31	575	93 44	625	101 56
376	61 10	426	69 22	476	77 35	526	85 47	576	93 60	626	101 72
377	61 26	427	69 39	477	77 51	527	85 64	577	93 76	627	101 89
378	61 42	428	69 55	478	77 67	528	85 80	578	93 92	628	102 05
379	61 59	429	69 71	479	77 84	529	85 96	579	94 09	629	102 21
380	61 75	430	69 87	480	78 00	530	86 12	580	94 25	630	102 37
381	61 91	431	70 04	481	78 16	531	86 29	581	94 41	631	102 54
382	62 07	432	70 20	482	78 32	532	86 45	582	94 57	632	102 70
383	62 24	433	70 36	483	78 49	533	86 61	583	94 74	633	102 86
384	62 40	434	70 52	484	78 65	534	86 77	584	94 90	634	103 02
385	62 56	435	70 69	485	78 81	535	86 94	585	95 06	635	103 19
386	62 72	436	70 85	486	78 97	536	87 10	586	95 22	636	103 35
387	62 89	437	71 01	487	79 14	537	87 26	587	95 39	637	103 51
388	63 05	438	71 17	488	79 30	538	87 42	588	95 55	638	103 67
389	63 21	439	71 34	489	79 46	539	87 59	589	95 71	639	103 84
390	63 37	440	71 50	490	79 62	540	87 75	590	95 87	640	104 00
391	63 54	441	71 66	491	79 79	541	87 91	591	96 04	641	104 16
392	63 70	442	71 82	492	79 95	542	88 07	592	96 20	642	104 32
393	63 86	443	71 99	493	80 11	543	88 24	593	96 36	643	104 49
394	64 02	444	72 15	494	80 27	544	88 40	594	96 52	644	104 65
395	64 19	445	72 31	495	80 44	545	88 56	595	96 69	645	104 81
396	64 35	446	72 47	496	80 60	546	88 72	596	96 85	646	104 97
397	64 51	447	72 64	497	80 76	547	88 89	597	97 01	647	105 14
398	64 67	448	72 80	498	80 92	548	89 05	598	97 17	648	105 30
399	64 84	449	72 96	499	81 09	549	89 21	599	97 34	649	105 46

COTTON SELLER'S TABLE

FROM 350 TO
649 LBS AT

16⁵_{16c}

350	\$57	09	400	\$65	25	450	\$73	40	500	\$81	56	550	\$89	71	600	\$97	87
351	57	25	401	65	41	451	73	56	501	81	72	551	89	88	601	98	03
352	57	42	402	65	57	452	73	73	502	81	88	552	90	04	602	98	20
353	57	58	403	65	73	453	73	89	503	82	05	553	90	20	603	98	36
354	57	74	404	65	90	454	74	05	504	82	21	554	90	37	604	98	52
355	57	90	405	66	06	455	74	22	505	82	37	555	90	53	605	98	69
356	58	07	406	66	26	456	74	38	506	82	54	556	90	69	606	98	85
357	58	23	407	66	39	457	74	54	507	82	70	557	90	86	607	99	01
358	58	39	408	66	55	458	74	71	508	82	86	558	91	02	608	99	18
359	58	56	409	66	71	459	74	87	509	83	03	559	91	18	609	99	34
360	58	72	410	66	88	460	75	03	510	83	19	560	91	35	610	99	50
361	58	88	411	67	04	461	75	20	511	83	35	561	91	51	611	99	66
362	59	05	412	67	20	462	75	36	512	83	52	562	91	67	612	99	83
363	59	21	413	67	37	463	75	52	513	83	68	563	91	83	613	99	99
364	59	37	414	67	53	464	75	69	514	83	84	564	92	00	614	100	15
365	59	54	415	67	69	465	75	85	515	84	00	565	92	16	615	100	32
366	59	70	416	67	86	466	76	01	516	84	17	566	92	32	616	100	48
367	59	86	417	68	02	467	76	17	517	84	33	567	92	49	617	100	64
368	60	03	418	68	18	468	76	34	518	84	49	568	92	65	618	100	81
369	60	19	419	68	34	469	76	50	519	84	66	569	92	81	619	100	97
370	60	35	420	68	51	470	76	66	520	84	82	570	92	98	620	101	13
371	60	51	421	68	67	471	76	83	521	84	98	571	93	14	621	101	30
372	60	68	422	68	83	472	76	99	522	85	15	572	93	30	622	101	46
373	60	84	423	69	00	473	77	15	523	85	31	573	93	47	623	101	62
374	61	00	424	69	16	474	77	32	524	85	47	574	93	63	624	101	79
375	61	17	425	69	32	475	77	48	525	85	64	575	93	79	625	101	95
376	61	33	426	69	49	476	77	64	526	85	80	576	93	96	626	102	11
377	61	49	427	69	65	477	77	81	527	85	96	577	94	12	627	102	27
378	61	66	428	69	81	478	77	97	528	86	13	578	94	28	628	102	44
379	61	82	429	69	98	479	78	13	529	86	29	579	94	44	629	102	60
380	61	98	430	70	14	480	78	30	530	86	45	580	94	61	630	102	76
381	62	15	431	70	30	481	78	46	531	86	61	581	94	77	631	102	93
382	62	31	432	70	47	482	78	63	532	86	78	582	94	93	632	103	09
383	62	47	433	70	63	483	78	78	533	86	94	583	95	10	633	103	25
384	62	64	434	70	79	484	78	95	534	87	10	584	95	26	634	103	42
385	62	80	435	70	95	485	79	11	535	87	27	585	95	42	635	103	58
386	62	96	436	71	12	486	79	27	536	87	43	586	95	59	636	103	74
387	63	12	437	71	28	487	79	44	537	87	59	587	95	75	637	103	91
388	63	29	438	71	44	488	79	60	538	87	76	588	95	91	638	104	07
389	63	45	439	71	61	489	79	76	539	87	92	589	96	08	639	104	23
390	63	61	440	71	77	490	79	93	540	88	08	590	96	24	640	104	40
391	63	78	441	71	93	491	80	09	541	88	25	591	96	40	641	104	56
392	63	94	442	72	10	492	80	25	542	88	41	592	96	57	642	104	72
393	64	10	443	72	26	493	80	42	543	88	57	593	96	73	643	104	88
394	64	27	444	72	42	494	80	58	544	88	74	594	96	89	644	105	05
395	64	43	445	72	59	495	80	74	545	88	90	595	97	05	645	105	21
396	64	59	446	72	75	496	80	91	546	89	06	596	97	22	646	105	37
397	64	76	447	72	91	497	81	07	547	89	22	597	97	38	647	105	54
398	64	92	448	73	08	498	81	23	548	89	39	598	97	54	648	105	70
399	65	08	449	73	24	499	81	39	549	89	55	599	97	71	649	105	86

COTTON SELLER'S TABLE FROM 350 TO 16³_{8c} 649 LBS AT

350	\$57	31	400	\$65	50	450	\$73	69	500	\$81	87	550	\$90	06	600	\$98	25
351	57	48	401	65	66	451	73	85	501	82	04	551	90	23	601	98	41
352	57	64	402	65	83	452	74	01	502	82	20	552	90	39	602	98	58
353	57	80	403	65	99	453	74	18	503	82	37	553	90	55	603	98	74
354	57	97	404	66	15	454	74	34	504	82	53	554	90	72	604	98	90
355	58	13	405	66	32	455	74	51	505	82	69	555	90	88	605	99	07
356	58	29	406	66	48	456	74	67	506	82	86	556	91	04	606	99	23
357	58	46	407	66	65	457	74	83	507	83	02	557	91	21	607	99	40
358	58	62	408	66	81	458	75	00	508	83	18	558	91	37	608	99	56
359	58	79	409	66	97	459	75	16	509	83	35	559	91	54	609	99	72
360	58	95	410	67	14	460	75	32	510	83	51	560	91	70	610	99	89
361	59	11	411	67	30	461	75	49	511	83	67	561	91	86	611	100	05
362	59	28	412	67	46	462	75	65	512	83	84	562	92	03	612	100	21
363	59	44	413	67	63	463	75	82	513	84	00	563	92	19	613	100	38
364	59	60	414	67	79	464	75	98	514	84	17	564	92	35	614	100	54
365	59	77	415	67	96	465	76	14	515	84	33	565	92	52	615	100	71
366	59	93	416	68	12	466	76	31	516	84	49	566	92	68	616	100	87
367	60	10	417	68	28	467	76	47	517	84	66	567	92	85	617	101	03
368	60	26	418	68	45	468	76	63	518	84	82	568	93	01	618	101	20
369	60	42	419	68	61	469	76	80	519	84	99	569	93	17	619	101	36
370	60	59	420	68	77	470	76	96	520	85	15	570	93	34	620	101	52
371	60	75	421	68	94	471	77	13	521	85	31	571	93	50	621	101	69
372	60	91	422	69	10	472	77	29	522	85	48	572	93	68	622	101	85
373	61	08	423	69	27	473	77	45	523	85	64	573	93	83	623	102	02
374	61	24	424	69	43	474	77	62	524	85	80	574	93	99	624	102	18
375	61	41	425	69	59	475	77	78	525	85	97	575	94	16	625	102	34
376	61	57	426	69	76	476	77	94	526	86	13	576	94	32	626	102	51
377	61	73	427	69	92	477	78	11	527	86	30	577	94	48	627	102	67
378	61	90	428	70	08	478	78	27	528	86	46	578	94	65	628	102	83
379	62	06	429	70	25	479	78	44	529	86	62	579	94	81	629	103	00
380	62	22	430	70	41	480	78	60	530	86	79	580	94	97	630	103	16
381	62	39	431	70	58	481	78	76	531	86	95	581	95	14	631	103	33
382	62	55	432	70	74	482	78	93	532	87	11	582	95	30	632	103	49
383	62	72	433	70	90	483	79	09	533	87	28	583	95	47	633	103	65
384	62	88	434	71	07	484	79	25	534	87	44	584	95	63	634	103	82
385	63	04	435	71	23	485	79	42	535	87	61	585	95	79	635	103	98
386	63	21	436	71	39	486	79	58	536	87	77	586	95	96	636	104	14
387	63	37	437	71	56	487	79	75	537	87	93	587	96	12	637	104	31
388	63	53	438	71	72	488	79	91	538	88	10	588	96	28	638	104	47
389	63	70	439	71	89	489	80	07	539	88	26	589	96	45	639	104	64
390	63	86	440	72	05	490	80	24	540	88	42	590	96	61	640	104	80
391	64	03	441	72	21	491	80	40	541	88	59	591	96	78	641	104	96
392	64	19	442	72	38	492	80	56	542	88	75	592	96	94	642	105	13
393	64	35	443	72	54	493	80	73	543	88	92	593	97	10	643	105	29
394	64	52	444	72	70	494	80	89	544	89	08	594	97	27	644	105	45
395	64	68	445	72	87	495	81	06	545	89	24	595	97	43	645	105	62
396	64	84	446	73	03	496	81	22	546	89	41	596	97	59	646	105	78
397	65	01	447	73	20	497	81	38	547	89	57	597	97	76	647	105	95
398	65	17	448	73	36	498	81	55	548	89	73	598	97	92	648	106	11
399	65	34	449	73	52	499	81	71	549	89	90	599	98	09	649	106	27

COTTON SELLER'S TABLE FROM 350 TO 16⁷/₁₆^c 649 LBS AT

350	\$57	53	400	\$65	75	450	\$73	96	500	\$82	18	550	\$90	40	600	\$98	62
351	57	69	401	65	91	451	74	13	501	82	35	551	90	57	601	98	78
352	57	86	402	66	07	452	74	29	502	82	51	552	90	73	602	98	95
353	58	02	403	66	24	453	74	46	503	82	68	553	90	89	603	99	11
354	58	18	404	66	40	454	74	62	504	82	84	554	91	06	604	99	28
355	58	35	405	66	57	455	74	79	505	83	00	555	91	22	605	99	44
356	58	51	406	66	73	456	74	95	506	83	17	556	91	39	606	99	61
357	58	68	407	67	90	457	75	11	507	83	33	557	91	55	607	99	77
358	58	84	408	67	06	458	75	28	508	83	50	558	91	72	608	99	93
359	59	01	409	67	22	459	75	44	509	83	66	559	91	88	609	100	10
360	59	17	410	67	39	460	75	61	510	83	83	560	92	04	610	100	26
361	59	33	411	67	55	461	75	75	511	83	99	561	92	21	611	100	43
362	59	50	412	67	72	462	75	94	512	84	15	562	92	37	612	100	59
363	59	65	413	68	08	463	76	10	513	84	32	563	92	54	613	100	76
364	59	83	414	68	05	464	76	27	514	84	48	564	92	70	614	100	92
365	59	99	415	68	21	465	76	43	515	84	65	565	92	87	615	101	09
366	60	16	416	68	38	466	76	59	516	84	81	566	93	03	616	101	25
367	60	32	417	68	54	467	76	76	517	84	98	567	93	20	617	101	41
368	60	49	418	68	70	468	76	92	518	85	14	568	93	35	618	101	58
369	60	65	419	68	87	469	77	09	519	85	31	569	93	52	619	101	74
370	60	81	420	69	03	470	77	25	520	85	47	570	93	69	620	101	91
371	60	98	421	69	20	471	77	42	521	85	63	571	93	85	621	102	07
372	61	14	422	69	36	472	77	58	522	85	80	572	94	02	622	102	24
373	61	31	423	69	53	473	77	74	523	85	96	573	94	18	623	102	40
374	61	47	424	69	69	474	77	91	524	86	13	574	94	35	624	102	56
375	61	64	425	69	85	475	78	07	525	86	30	575	94	51	625	102	73
376	61	80	426	70	02	476	78	24	526	86	46	576	94	67	626	102	89
377	61	96	427	70	18	477	78	40	527	86	62	577	94	84	627	103	06
378	62	13	428	70	35	478	78	57	528	86	78	578	95	00	628	103	22
379	62	29	429	70	51	479	78	73	529	86	95	579	95	17	629	103	39
380	62	46	430	70	68	480	78	90	530	87	11	580	95	33	630	103	55
381	62	62	431	70	84	481	79	06	531	87	28	581	95	50	631	103	72
382	62	79	432	71	01	482	79	22	532	87	44	582	95	66	632	103	88
383	62	96	433	71	17	483	79	39	533	87	61	583	95	83	633	104	04
384	63	12	434	71	33	484	79	55	534	87	77	584	95	99	634	104	21
385	63	28	435	71	50	485	79	72	535	87	94	585	96	15	635	104	37
386	63	44	436	71	66	486	79	88	536	88	10	586	96	32	636	104	54
387	63	61	437	71	83	487	80	05	537	88	26	587	96	48	637	104	70
388	63	77	438	71	99	488	80	21	538	88	43	588	96	65	638	104	87
389	63	94	439	72	16	489	80	37	539	88	59	589	96	81	639	105	03
390	64	10	440	72	32	490	80	54	540	88	76	590	96	98	640	105	19
391	64	27	441	72	48	491	80	70	541	88	92	591	97	14	641	105	36
392	64	43	442	72	65	492	80	87	542	89	09	592	97	30	642	105	52
393	64	59	443	72	81	493	81	03	543	89	25	593	97	47	643	105	69
394	64	76	444	72	98	494	81	20	544	89	41	594	97	63	644	105	85
395	64	92	445	73	14	495	81	36	545	89	58	595	97	80	645	106	02
396	65	09	446	73	31	496	81	52	546	89	74	596	97	96	646	106	18
397	65	25	447	73	47	497	81	69	547	89	91	597	98	13	647	106	35
398	65	42	448	73	64	498	81	85	548	90	07	598	98	29	648	106	51
399	65	58	449	73	80	499	82	02	549	90	24	599	98	46	649	106	67

COTTON SELLER'S TABLE FROM 350 TO 16¹/₂^c 649 LBS AT

350	\$57	75	400	\$66	00	450	\$74	25	500	\$82	50	550	\$90	75	600	\$9	900
351	57	91	401	66	16	451	74	41	501	82	66	551	90	91	601	9	916
352	58	08	402	66	33	452	74	58	502	82	83	552	91	08	602	9	933
353	58	24	403	66	49	453	74	74	503	82	99	553	91	24	603	9	949
354	58	41	404	66	66	454	74	91	504	83	16	554	91	41	604	9	966
355	58	57	405	66	82	455	75	07	505	83	32	555	91	57	605	9	982
356	58	74	406	66	99	456	75	24	506	83	49	556	91	74	606	9	999
357	58	90	407	67	15	457	75	40	507	83	65	557	91	90	607	10	015
358	59	07	408	67	32	458	75	57	508	83	82	558	92	07	608	10	032
359	59	23	409	67	48	459	75	73	509	83	98	559	92	23	609	10	048
360	59	40	410	67	65	460	75	90	510	84	15	560	92	40	610	10	065
361	59	56	411	67	81	461	76	06	511	84	31	561	92	56	611	10	081
362	59	73	412	67	98	462	76	23	512	84	48	562	92	73	612	10	098
363	59	89	413	68	14	463	76	39	513	84	64	563	92	89	613	10	114
364	60	06	414	68	31	464	76	56	514	84	81	564	93	06	614	10	131
365	60	22	415	68	47	465	76	72	515	84	97	565	93	22	615	10	147
366	60	39	416	68	64	466	76	89	516	85	14	566	93	39	616	10	164
367	60	55	417	68	80	467	77	05	517	85	30	567	93	55	617	10	180
368	60	72	418	68	97	468	77	22	518	85	47	568	93	72	618	10	197
369	60	88	419	69	13	469	77	38	519	85	63	569	93	88	619	10	213
370	61	05	420	69	30	470	77	55	520	85	80	570	94	05	620	10	230
371	61	21	421	69	46	471	77	71	521	85	96	571	94	21	621	10	246
372	61	38	422	69	63	472	77	87	522	86	13	572	94	38	622	10	263
373	61	54	423	69	79	473	78	04	523	86	29	573	94	54	623	10	279
374	61	71	424	69	96	474	78	21	524	86	46	574	94	71	624	10	296
375	61	87	425	70	12	475	78	37	525	86	62	575	94	87	625	10	312
376	62	04	426	70	29	476	78	54	526	86	79	576	95	04	626	10	329
377	62	20	427	70	45	477	78	70	527	86	95	577	95	20	627	10	345
378	62	37	428	70	62	478	78	87	528	87	12	578	95	37	628	10	362
379	62	53	429	70	78	479	79	03	529	87	28	579	95	53	629	10	378
380	62	70	430	70	95	480	79	20	530	87	45	580	95	70	630	10	395
381	62	86	431	71	11	481	79	36	531	87	61	581	95	86	631	10	411
382	63	03	432	71	28	482	79	53	532	87	78	582	96	03	632	10	428
383	63	19	433	71	44	483	79	69	533	87	94	583	96	19	633	10	444
384	63	36	434	71	61	484	79	86	534	88	11	584	96	36	634	10	461
385	63	52	435	71	77	485	80	02	535	88	27	585	96	52	635	10	477
386	63	69	436	71	94	486	80	19	536	88	44	586	96	69	636	10	494
387	63	85	437	72	10	487	80	35	537	88	60	587	96	85	637	10	510
388	64	02	438	72	27	488	80	52	538	88	77	588	97	02	638	10	527
389	64	18	439	72	43	489	80	68	539	88	93	589	97	18	639	10	543
390	64	35	440	72	60	490	80	85	540	89	10	590	97	35	640	10	560
391	64	51	441	72	76	491	81	01	541	89	26	591	97	51	641	10	576
392	64	68	442	72	93	492	81	18	542	89	43	592	97	68	642	10	593
393	64	84	443	73	09	493	81	34	543	89	59	593	97	84	643	10	609
394	65	01	444	73	26	494	81	51	544	89	76	594	98	01	644	10	626
395	65	17	445	73	42	495	81	67	545	89	92	595	98	17	645	10	642
396	65	34	446	73	59	496	81	84	546	90	09	596	98	34	646	10	659
397	65	50	447	73	75	497	82	00	547	90	25	597	98	50	647	10	675
398	65	67	448	73	92	498	82	17	548	90	42	598	98	67	648	10	692
399	65	83	449	74	08	499	82	33	549	90	58	599	98	83	649	10	708

COTTON SELLER'S TABLE FROM 350 TO 16⁹_{16c}

649 LBS AT

350	57	97	400	66	25	450	74	53	500	82	81	550	91	09	600	99	37
351	58	13	401	66	42	451	74	70	501	82	98	551	91	26	601	99	54
352	58	30	402	66	58	452	74	86	502	83	14	552	91	42	602	99	71
353	58	47	403	66	75	453	75	03	503	83	31	553	91	59	603	99	87
354	58	63	404	66	91	454	75	19	504	83	47	554	91	76	604	100	04
355	58	80	405	67	08	455	75	36	505	83	64	555	91	92	605	100	20
356	58	96	406	67	24	456	75	52	506	83	81	556	92	09	606	100	37
357	59	13	407	67	41	457	75	69	507	83	97	557	92	25	607	100	53
358	59	29	408	67	57	458	75	86	508	84	14	558	92	42	608	100	70
359	59	46	409	67	74	459	76	02	509	84	30	559	92	58	609	100	87
360	59	62	410	67	91	460	76	19	510	84	47	560	92	75	610	101	03
361	59	79	411	68	07	461	76	35	511	84	63	561	92	92	611	101	20
362	59	96	412	68	24	462	76	52	512	84	80	562	93	08	612	101	36
363	60	12	413	68	40	463	76	68	513	84	97	563	93	25	613	101	53
364	60	29	414	68	57	464	76	85	514	85	13	564	93	41	614	101	69
365	60	45	415	68	73	465	77	02	515	85	30	565	93	58	615	101	86
366	60	62	416	68	90	466	77	18	516	85	46	566	93	74	616	102	02
367	60	78	417	69	07	467	77	35	517	85	63	567	93	91	617	102	19
368	60	95	418	69	23	468	77	51	518	85	79	568	94	07	618	102	36
369	61	12	419	69	40	469	77	68	519	85	96	569	94	24	619	102	52
370	61	28	420	69	56	470	77	84	520	86	12	570	94	41	620	102	69
371	61	45	421	69	73	471	78	01	521	86	29	571	94	57	621	102	85
372	61	61	422	69	89	472	78	17	522	86	46	572	94	74	622	103	02
373	61	78	423	70	06	473	78	34	523	86	62	573	94	90	623	103	18
374	61	94	424	70	22	474	78	51	524	86	79	574	95	07	624	103	35
375	62	11	425	70	39	475	78	67	525	86	95	575	95	23	625	103	52
376	62	27	426	70	56	476	78	84	526	87	12	576	95	40	626	103	68
377	62	44	427	70	72	477	79	00	527	87	28	577	95	57	627	103	85
378	62	61	428	70	89	478	79	17	528	87	45	578	95	73	628	104	01
379	62	77	429	71	05	479	79	33	529	87	62	579	95	90	629	104	18
380	62	94	430	71	22	480	79	50	530	87	78	580	96	06	630	104	34
381	63	10	431	71	38	481	79	67	531	87	95	581	96	23	631	104	51
382	63	27	432	71	55	482	79	83	532	88	11	582	96	39	632	104	67
383	63	43	433	71	72	483	80	00	533	88	28	583	96	56	633	104	84
384	63	60	434	71	88	484	80	16	534	88	44	584	96	72	634	105	01
385	63	77	435	72	05	485	80	33	535	88	61	585	96	89	635	105	17
386	63	93	436	72	21	486	80	49	536	88	77	586	97	06	636	105	34
387	64	10	437	72	38	487	80	66	537	88	94	587	97	22	637	105	50
388	64	26	438	72	54	488	80	82	538	89	11	588	97	39	638	105	67
389	64	43	439	72	71	489	80	99	539	89	27	589	97	55	639	105	83
390	64	59	440	72	87	490	81	16	540	89	44	590	97	72	640	106	00
391	64	76	441	73	04	491	81	32	541	89	60	591	97	88	641	106	17
392	64	92	442	73	21	492	81	49	542	89	77	592	98	05	642	106	33
393	65	09	443	73	37	493	81	65	543	89	93	593	98	22	643	106	50
394	65	26	444	73	54	494	81	82	544	90	10	594	98	38	644	106	66
395	65	42	445	73	70	495	81	98	545	90	27	595	98	55	645	106	83
396	65	59	446	73	87	496	82	15	546	90	43	596	98	71	646	106	99
397	65	75	447	74	03	497	82	32	547	90	60	597	98	88	647	107	16
398	65	92	448	74	20	498	82	48	548	90	76	598	99	04	648	107	32
399	66	08	449	74	37	499	82	65	549	90	93	599	99	21	649	107	49

COTTON SELLER'S TABLE FROM 350 TO 16⁵_{8c} 649 LBS AT

350	\$58	19	400	\$66	50	450	\$74	81	500	\$83	12	550	\$91	44	600	\$99	75
351	58	35	401	66	67	451	74	98	501	83	29	551	91	60	601	99	92
352	58	52	402	66	83	452	75	14	502	83	46	552	91	77	602	100	08
353	58	69	403	67	00	453	75	31	503	83	62	553	91	94	603	100	25
354	58	85	404	67	16	454	75	48	504	83	79	554	92	10	604	100	41
355	59	02	405	67	33	455	75	64	505	83	96	555	92	27	605	100	58
356	59	18	406	67	50	456	75	81	506	84	12	556	92	43	606	100	75
357	59	35	407	67	66	457	75	98	507	84	29	557	92	60	607	100	91
358	59	52	408	67	83	458	76	14	508	84	45	558	92	77	608	101	08
359	59	68	409	68	00	459	76	31	509	84	62	559	92	93	609	101	25
360	59	85	410	68	16	460	76	47	510	84	79	560	93	10	610	101	41
361	60	02	411	68	33	461	76	64	511	84	95	561	93	27	611	101	58
362	60	18	412	68	49	462	76	81	512	85	12	562	93	43	612	101	74
363	60	35	413	68	66	463	76	97	513	85	29	563	93	60	613	101	91
364	60	51	414	68	83	464	77	14	514	85	45	564	93	76	614	102	08
365	60	68	415	68	99	465	77	31	515	85	62	565	93	93	615	102	24
366	60	85	416	69	16	466	77	47	516	85	78	566	94	10	616	102	41
367	61	01	417	69	33	467	77	64	517	85	95	567	94	26	617	102	58
368	61	18	418	69	49	468	77	80	518	86	12	568	94	43	618	102	74
369	61	35	419	69	66	469	77	97	519	86	28	569	94	60	619	102	91
370	61	51	420	69	82	470	78	14	520	86	45	570	94	76	620	103	07
371	61	68	421	69	99	471	78	30	521	86	62	571	94	93	621	103	24
372	61	84	422	70	16	472	78	47	522	86	78	572	95	09	622	103	41
373	62	01	423	70	32	473	78	64	523	86	95	573	95	26	623	103	57
374	62	18	424	70	49	474	78	80	524	87	11	574	96	43	624	103	74
375	62	34	425	70	66	475	78	97	525	87	28	575	95	59	625	103	91
376	62	51	426	70	82	476	79	13	526	87	45	576	95	76	626	104	07
377	62	68	427	70	99	477	79	30	527	87	61	577	95	93	627	104	24
378	62	84	428	71	15	478	79	47	528	87	78	578	96	09	628	104	40
379	63	01	429	71	32	479	79	63	529	87	95	579	96	26	629	104	57
380	63	17	430	71	49	480	79	80	530	88	11	580	96	42	630	104	74
381	63	34	431	71	65	481	79	97	531	88	28	581	96	59	631	104	90
382	63	51	432	71	82	482	80	13	532	88	44	582	96	76	632	105	07
383	63	67	433	71	99	483	80	30	533	88	61	583	96	92	633	105	24
384	63	84	434	72	15	484	80	46	534	88	78	584	97	09	634	105	40
385	64	01	435	72	32	485	80	63	535	88	94	585	97	26	635	105	57
386	64	17	436	72	48	486	80	80	536	89	11	586	97	42	636	105	73
387	64	34	437	72	65	487	80	96	537	89	28	587	97	59	637	105	90
388	64	50	438	72	82	488	81	13	538	89	44	588	97	75	638	106	07
389	64	67	439	72	98	489	81	30	539	89	61	589	97	92	639	106	23
390	64	84	440	73	15	490	81	46	540	89	77	590	98	09	640	106	40
391	65	00	441	73	32	491	81	63	541	89	94	591	98	25	641	106	57
392	65	17	442	73	48	492	81	79	542	90	11	592	98	42	642	106	73
393	65	34	443	73	65	493	81	96	543	90	27	593	98	59	643	106	90
394	65	50	444	73	81	494	82	13	544	90	44	594	98	75	644	107	06
395	65	67	445	73	98	495	82	29	545	90	61	595	98	92	645	107	23
396	65	83	446	74	15	496	82	46	546	90	77	596	99	08	646	107	40
397	66	00	447	74	31	497	82	63	547	90	94	597	99	25	647	107	56
398	66	17	448	74	48	498	82	79	548	91	10	598	99	42	648	107	73
399	66	33	449	74	65	499	82	96	549	91	27	599	99	58	649	107	90

COTTON SELLER'S TABLE FROM 350 TO 16¹¹/₁₆c

649 LBS AT

350	\$58	41	400	\$66	75	450	\$75	09	500	\$83	44	550	\$91	78	600	\$100	12
351	58	57	401	66	92	451	75	26	501	83	60	551	91	95	601	100	29
352	58	74	402	67	08	452	75	43	502	83	77	552	92	11	602	100	46
353	58	91	403	67	25	453	75	59	503	83	94	553	92	28	603	100	63
354	59	07	404	67	42	454	75	76	504	84	10	554	92	45	604	100	79
355	59	24	405	67	58	455	75	93	505	84	27	555	92	62	605	100	96
356	59	41	406	67	75	456	76	09	506	84	44	556	92	78	606	101	13
357	59	57	407	67	92	457	76	26	507	84	61	557	92	95	607	101	29
358	59	74	408	68	08	458	76	43	508	84	77	558	93	12	608	101	46
359	59	91	409	68	25	459	76	50	509	84	94	559	93	28	609	101	63
360	60	07	410	68	42	460	76	76	510	85	11	560	93	45	610	101	79
361	60	24	411	68	59	461	76	93	511	85	27	561	93	62	611	101	96
362	60	41	412	68	75	462	77	10	512	85	44	562	93	78	612	102	13
363	60	58	413	68	92	463	77	26	513	85	61	563	93	95	613	102	29
364	60	74	414	69	09	464	77	43	514	85	77	564	94	12	614	102	46
365	60	91	415	69	25	465	77	60	515	85	94	565	94	28	615	102	63
366	61	08	416	69	42	466	77	76	516	86	11	566	94	45	616	102	79
367	61	24	417	69	59	467	77	93	517	86	27	567	94	62	617	102	96
368	61	41	418	69	75	468	78	10	518	86	44	568	94	78	618	103	13
369	61	58	419	69	92	469	78	26	519	86	61	569	94	95	619	103	30
370	61	74	420	70	09	470	78	43	520	86	77	570	95	12	620	103	46
371	61	91	421	70	25	471	78	60	521	86	94	571	95	29	621	103	63
372	62	08	422	70	42	472	78	76	522	87	11	572	95	45	622	103	80
373	62	24	423	70	59	473	78	93	523	87	28	573	95	52	623	103	96
374	62	41	424	70	75	474	79	10	524	87	44	574	95	79	624	104	13
375	62	58	425	70	92	475	79	27	525	87	61	575	95	95	625	104	30
376	62	74	426	71	09	476	79	43	526	87	78	576	96	12	626	104	46
377	62	91	427	71	26	477	79	60	527	87	94	577	96	29	627	104	63
378	63	08	428	71	42	478	79	77	528	88	11	578	96	45	628	104	80
379	63	25	429	71	59	479	79	93	529	88	28	579	96	62	629	104	96
380	63	41	430	71	76	480	80	10	530	88	44	580	96	79	630	105	13
381	63	58	431	71	92	481	80	27	531	88	61	581	96	95	631	105	30
382	63	75	432	72	09	482	80	43	532	88	78	582	97	12	632	105	46
383	63	91	433	72	26	483	80	60	533	88	94	583	97	29	633	105	63
384	64	08	434	72	42	484	80	77	534	89	11	584	97	45	634	105	80
385	64	25	435	72	59	485	80	93	535	89	28	585	97	62	635	105	97
386	64	41	436	72	76	486	81	10	536	89	44	586	97	79	636	106	13
387	64	58	437	72	92	487	81	27	537	89	61	587	97	96	637	106	30
388	64	75	438	73	09	488	81	43	538	89	78	588	98	12	638	106	47
389	64	91	439	73	26	489	81	60	539	89	95	589	98	29	639	106	63
390	65	08	440	73	42	490	81	77	540	90	11	590	98	46	640	106	80
391	65	25	441	73	59	491	81	94	541	90	28	591	98	62	641	106	97
392	65	41	442	73	76	492	82	10	542	90	45	592	98	79	642	107	13
393	65	58	443	73	93	493	82	27	543	90	61	593	98	96	643	107	30
394	65	75	444	74	09	494	82	44	544	90	78	594	99	12	644	107	47
395	65	92	445	74	26	495	82	60	545	90	95	595	99	29	645	107	63
396	66	08	446	74	43	496	82	77	546	91	11	596	99	46	646	107	80
397	66	25	447	74	59	497	82	94	547	91	28	597	99	62	647	107	97
398	66	42	448	74	76	498	83	10	548	91	45	598	99	79	648	108	13
399	66	58	449	74	93	499	83	27	549	91	61	599	99	96	649	108	30

COTTON SELLER'S TABLE FROM 350 TO 16³_{4c}

649 LBS AT

350	\$58	62	400	\$67	00	450	\$75	38	500	\$83	75	550	\$92	12	600	\$100	50
351	58	79	401	67	17	451	75	54	501	83	92	551	92	29	601	100	67
352	58	96	402	67	33	452	75	71	502	84	08	552	92	46	602	100	83
353	59	13	403	67	50	453	75	88	503	84	25	553	92	63	603	101	00
354	59	29	404	67	67	454	76	04	504	84	42	554	92	79	604	101	17
355	59	46	405	67	84	455	76	21	505	84	59	555	92	96	605	101	34
356	59	63	406	68	00	456	76	38	506	84	75	556	93	13	606	101	50
357	59	80	407	68	17	457	76	55	507	84	92	557	93	30	607	101	67
358	59	96	408	68	34	458	76	71	508	85	09	558	93	46	608	101	84
359	60	13	409	68	51	459	76	88	509	85	26	559	93	63	609	102	01
360	60	30	410	68	67	460	77	05	510	85	42	560	93	80	610	102	17
361	60	47	411	68	84	461	77	22	511	85	59	561	93	97	611	102	34
362	60	63	412	69	01	462	77	38	512	85	76	562	94	13	612	102	51
363	60	80	413	69	18	463	77	55	513	85	93	563	94	30	613	102	68
364	60	97	414	69	34	464	77	72	514	86	09	564	94	47	614	102	84
365	61	14	415	69	51	465	77	89	515	86	26	565	94	64	615	103	01
366	61	30	416	69	68	466	78	05	516	86	43	566	94	80	616	103	18
367	61	47	417	69	85	467	78	22	517	86	60	567	94	97	617	103	35
368	61	64	418	70	01	468	78	39	518	86	76	568	95	14	618	103	51
369	61	81	419	70	18	469	78	56	519	86	93	569	95	31	619	103	68
370	61	97	420	70	35	470	78	72	520	87	10	570	95	47	620	103	85
371	62	14	421	70	52	471	78	89	521	87	27	571	95	64	621	104	02
372	62	31	422	70	68	472	79	06	522	87	43	572	95	81	622	104	18
373	62	48	423	70	85	473	79	23	523	87	60	573	95	98	623	104	35
374	62	64	424	71	02	474	79	39	524	87	77	574	96	14	624	104	52
375	62	81	425	71	19	475	79	56	525	87	94	575	96	31	625	104	69
376	62	98	426	71	35	476	79	73	526	88	10	576	96	48	626	104	85
377	63	15	427	71	52	477	79	90	527	88	27	577	96	65	627	105	02
378	63	31	428	71	69	478	80	06	528	88	44	578	96	81	628	105	19
379	63	48	429	71	86	479	80	23	529	88	61	579	96	98	629	105	36
380	63	65	430	72	02	480	80	40	530	88	77	580	97	15	630	105	52
381	63	82	431	72	19	481	80	57	531	88	94	581	97	32	631	105	69
382	63	98	432	72	36	482	80	73	532	89	11	582	97	48	632	105	86
383	64	15	433	72	53	483	80	90	533	89	28	583	97	65	633	106	03
384	64	32	434	72	69	484	81	07	534	89	44	584	97	82	634	106	19
385	64	49	435	72	86	485	81	24	535	89	61	585	97	99	635	106	36
386	64	65	436	73	03	486	81	40	536	89	78	586	98	15	636	106	53
387	64	82	437	73	20	487	81	57	537	89	95	587	98	32	637	106	70
388	64	99	438	73	36	488	81	74	538	90	11	588	98	49	638	106	86
389	65	16	439	73	53	489	81	91	539	90	28	589	98	66	639	107	03
390	65	32	440	73	70	490	82	07	540	90	45	590	98	82	640	107	20
391	65	49	441	73	87	491	82	24	541	90	62	591	98	99	641	107	37
392	65	66	442	74	03	492	82	41	542	90	78	592	99	16	642	107	53
393	65	83	443	74	20	493	82	58	543	90	95	593	99	33	643	107	70
394	65	99	444	74	37	494	82	74	544	91	12	594	99	49	644	107	87
395	66	16	445	74	54	495	82	91	545	91	29	595	99	66	645	108	04
396	66	33	446	74	70	496	83	08	546	91	45	596	99	83	646	108	20
397	66	50	447	74	87	497	83	25	547	91	62	597	100	00	647	108	37
398	66	66	448	75	04	498	83	41	548	91	79	598	100	16	648	108	54
399	66	83	449	75	21	499	83	58	549	91	96	599	100	33	649	108	71

COTTON SELLER'S TABLE FROM 350 TO 16¹³₁₆ c

649 LBS AT

350	58	84	400	67	25	450	75	66	500	84	06	550	92	47	600	100	87
351	59	01	401	67	42	451	75	82	501	84	23	551	92	64	601	101	04
352	59	18	402	67	59	452	75	99	502	84	40	552	92	80	602	101	21
353	59	35	403	67	75	453	76	16	503	84	57	553	92	97	603	101	38
354	59	52	404	67	92	454	76	33	504	84	73	554	93	14	604	101	55
355	59	68	405	68	09	455	76	50	505	84	90	555	93	31	605	101	72
356	59	85	406	68	26	456	76	66	506	85	07	556	93	48	606	101	88
357	60	02	407	68	43	457	76	83	507	85	24	557	93	65	607	102	05
358	60	19	408	68	59	458	77	00	508	85	41	558	93	81	608	102	22
359	60	36	409	68	76	459	77	17	509	85	58	559	93	98	609	102	39
360	60	52	410	68	93	460	77	34	510	85	74	560	94	15	610	102	56
361	60	69	411	69	10	461	77	51	511	85	91	561	94	32	611	102	72
362	60	86	412	69	27	462	77	67	512	86	08	562	94	49	612	102	89
363	61	03	413	69	44	463	77	84	513	86	25	563	94	65	613	103	06
364	61	20	414	69	60	464	78	01	514	86	42	564	94	82	614	103	23
365	61	37	415	69	77	465	78	18	515	86	58	565	94	99	615	103	40
366	61	53	416	69	94	466	78	35	516	86	75	566	95	16	616	103	56
367	61	70	417	70	11	467	78	51	517	86	92	567	95	33	617	103	73
368	61	87	418	70	28	468	78	68	518	87	09	568	95	49	618	103	90
369	62	04	419	70	44	469	78	85	519	87	26	569	95	66	619	104	07
370	62	21	420	70	61	470	79	02	520	87	42	570	95	83	620	104	24
371	62	37	421	70	78	471	79	19	521	87	59	571	96	00	621	104	41
372	62	54	422	70	95	472	79	35	522	87	76	572	96	17	622	104	57
373	62	72	423	71	12	473	79	52	523	87	93	573	96	34	623	104	74
374	62	88	424	71	28	474	79	69	524	88	10	574	96	50	624	104	91
375	63	05	425	71	45	475	79	86	525	88	27	575	96	67	625	105	08
376	63	21	426	71	62	476	80	03	526	88	43	576	96	84	626	105	25
377	63	38	427	71	79	477	80	20	527	88	60	577	97	01	627	105	41
378	63	55	428	71	96	478	80	36	528	88	77	578	97	18	628	105	58
379	63	72	429	72	13	479	80	53	529	88	94	579	97	34	629	105	75
380	63	89	430	72	29	480	80	70	530	89	11	580	97	51	630	105	92
381	64	06	431	72	46	481	80	87	531	89	27	581	97	68	631	106	09
382	64	22	432	72	63	482	81	04	532	89	44	582	97	85	632	106	25
383	64	39	433	72	80	483	81	20	533	89	61	583	98	02	633	106	42
384	64	56	434	72	97	484	81	37	534	89	78	584	98	18	634	106	59
385	64	73	435	73	13	485	81	54	535	89	95	585	98	35	635	106	76
386	64	90	436	73	30	486	81	71	536	90	11	586	98	52	636	106	93
387	65	06	437	73	47	487	81	88	537	90	28	587	98	69	637	107	10
388	65	23	438	73	64	488	82	04	538	90	45	588	98	86	638	107	26
389	65	40	439	73	81	489	82	21	539	90	62	589	99	03	639	107	43
390	65	57	440	73	97	490	82	38	540	90	79	590	99	19	640	107	60
391	65	74	441	74	14	491	82	55	541	90	96	591	99	36	641	107	77
392	65	90	442	74	31	492	82	72	542	91	12	592	99	53	642	107	94
393	66	07	443	74	48	493	82	89	543	91	29	593	99	70	643	108	10
394	66	24	444	74	65	494	83	05	544	91	46	594	99	87	644	108	27
395	66	41	445	74	82	495	83	22	545	91	63	595	100	03	645	108	44
396	66	58	446	74	98	496	83	39	546	91	80	596	100	20	646	108	61
397	66	75	447	75	15	497	83	56	547	91	96	597	100	37	647	108	78
398	66	91	448	75	32	498	83	73	548	92	13	598	100	54	648	108	94
399	67	08	449	75	49	499	83	89	549	92	30	599	100	71	649	109	11

COTTON SELLER'S TABLE FROM 350 TO 16⁷_{8c} 649 LBS AT

350	\$59	06	400	\$67	50	450	\$75	94	500	\$84	37	550	\$92	81	600	\$101	25
351	59	23	401	67	67	451	76	11	501	84	54	551	92	98	601	101	42
352	59	40	402	67	84	452	76	27	502	84	71	552	93	15	602	101	59
353	59	57	403	68	01	453	76	44	503	84	88	553	93	32	603	101	76
354	59	74	404	68	17	454	76	61	504	85	05	554	93	49	604	101	92
355	59	91	405	68	34	455	76	78	505	85	22	555	93	66	605	102	09
356	60	07	406	68	51	456	76	95	506	85	39	556	93	82	606	102	26
357	60	24	407	68	68	457	77	12	507	85	56	557	93	99	607	102	43
358	60	41	408	68	85	458	77	29	508	85	72	558	94	16	608	102	60
359	60	58	409	69	02	459	77	46	509	85	89	559	94	33	609	102	77
360	60	75	410	69	19	460	77	62	510	86	06	560	94	50	610	102	94
361	60	92	411	69	36	461	77	79	511	86	23	561	94	67	611	103	11
362	61	09	412	69	52	462	77	96	512	86	40	562	94	84	612	103	27
363	61	26	413	69	69	463	78	13	513	86	57	563	95	01	613	103	44
364	61	42	414	69	86	464	78	30	514	86	74	564	95	17	614	103	61
365	61	59	415	70	03	465	78	47	515	86	91	565	95	34	615	103	78
366	61	76	416	70	20	466	78	64	516	87	07	566	95	51	616	103	95
367	61	93	417	70	37	467	78	81	517	87	24	567	95	68	617	104	12
368	62	10	418	70	54	468	78	97	518	87	41	568	95	85	618	104	29
369	62	27	419	70	71	469	79	14	519	87	58	569	96	02	619	104	46
370	62	44	420	70	87	470	79	31	520	87	75	570	96	19	620	104	62
371	62	61	421	71	04	471	79	48	521	87	92	571	96	36	621	104	79
372	62	77	422	71	21	472	79	65	522	88	09	572	96	52	622	104	96
373	62	94	423	71	38	473	79	82	523	88	26	573	96	69	623	105	13
374	63	11	424	71	55	474	79	99	524	88	42	574	96	86	624	105	30
375	63	28	425	71	72	475	80	16	525	88	59	575	97	03	625	105	47
376	63	45	426	71	89	476	80	32	526	88	76	576	97	20	626	105	64
377	63	62	427	72	06	477	80	49	527	88	93	577	97	37	627	105	81
378	63	79	428	72	22	478	80	66	528	89	10	578	97	54	628	105	97
379	63	96	429	72	39	479	80	83	529	89	27	579	97	71	629	106	14
380	64	12	430	72	56	480	81	00	530	89	44	580	97	87	630	106	31
381	64	29	431	72	73	481	81	17	531	89	61	581	98	04	631	106	48
382	64	46	432	72	90	482	81	34	532	89	77	582	98	21	632	106	65
383	64	63	433	73	07	483	81	51	533	89	94	583	98	38	633	106	82
384	64	80	434	73	24	484	81	67	534	90	11	584	98	55	634	106	99
385	64	97	435	73	41	485	81	84	535	90	28	585	98	72	635	107	16
386	65	14	436	73	57	486	82	01	536	90	45	586	98	89	636	107	32
387	65	31	437	73	74	487	82	18	537	90	62	587	99	06	637	107	49
388	65	47	438	73	91	488	82	35	538	90	79	588	99	22	638	107	66
389	65	64	439	74	08	489	82	52	539	90	96	589	99	39	639	107	83
390	65	81	440	74	25	490	82	69	540	91	12	590	99	56	640	108	00
391	65	98	441	74	42	491	82	86	541	91	29	591	99	73	641	108	17
392	66	15	442	74	59	492	83	02	542	91	46	592	99	90	642	108	34
393	66	32	443	74	76	493	83	19	543	91	63	593	100	07	643	108	51
394	66	49	444	74	92	494	83	36	544	91	80	594	100	24	644	108	67
395	66	66	445	75	09	495	83	53	545	91	97	595	100	41	645	108	84
396	66	82	446	75	26	496	83	70	546	92	14	596	100	57	646	109	01
397	66	99	447	75	43	497	83	87	547	92	31	597	100	74	647	109	18
398	67	16	448	75	60	498	84	04	548	92	47	598	100	91	648	109	35
399	67	33	449	75	77	499	84	21	549	92	64	599	101	08	649	109	52

COTTON SELLER'S TABLE FROM 350 TO 16¹⁵₁₆ c

649 LBS AT

350	\$59	28	400	\$67	75	450	\$76	22	500	\$84	69	550	\$93	16	600	\$101	62
351	59	45	401	67	92	451	76	39	501	84	86	551	93	33	601	101	79
352	59	62	402	68	09	452	76	56	502	85	03	552	93	49	602	101	96
353	59	79	403	68	26	453	76	73	503	85	20	553	93	66	603	102	13
354	59	96	404	68	43	454	76	90	504	85	36	554	93	83	604	102	30
355	60	13	405	68	60	455	77	07	505	85	53	555	94	00	605	102	47
356	60	30	406	68	77	456	77	23	506	85	70	556	94	17	606	102	64
357	60	47	407	68	94	457	77	40	507	85	87	557	94	34	607	102	81
358	60	64	408	69	10	458	77	57	508	86	04	558	94	51	608	102	98
359	60	81	409	69	27	459	77	74	509	86	21	559	94	68	609	103	15
360	60	97	410	69	44	460	77	91	510	86	38	560	94	85	610	103	32
361	61	14	411	69	61	461	78	08	511	86	55	561	95	02	611	103	49
362	61	31	412	69	78	462	78	25	512	86	72	562	95	19	612	103	66
363	61	48	413	69	95	463	78	42	513	86	89	563	95	36	613	103	83
364	61	65	414	70	12	464	78	59	514	87	06	564	95	53	614	104	00
365	61	82	415	70	29	465	78	76	515	87	23	565	95	70	615	104	17
366	61	99	416	70	46	466	78	93	516	87	40	566	95	87	616	104	33
367	62	16	417	70	63	467	79	10	517	87	57	567	96	04	617	104	50
368	62	33	418	70	80	468	79	27	518	87	74	568	96	20	618	104	67
369	62	50	419	70	97	469	79	44	519	87	91	569	96	37	619	104	84
370	62	67	420	71	14	470	79	61	520	88	07	570	96	54	620	105	01
371	62	84	421	71	31	471	79	78	521	88	24	571	96	71	621	105	18
372	63	01	422	71	48	472	79	94	522	88	41	572	96	88	622	105	35
373	63	18	423	71	65	473	80	11	523	88	58	573	97	05	623	105	52
374	63	35	424	71	81	474	80	28	524	88	75	574	97	22	624	105	69
375	63	52	425	71	98	475	80	45	525	88	92	575	97	39	625	105	86
376	63	68	426	72	15	476	80	62	526	89	09	576	97	56	626	106	03
377	63	85	427	73	32	477	80	79	527	89	26	577	97	73	627	106	20
378	64	02	428	72	49	478	80	96	528	89	43	578	97	90	628	106	37
379	64	19	429	72	66	479	81	13	529	89	60	579	98	07	629	106	54
380	64	36	430	72	83	480	81	30	530	89	77	580	98	24	630	106	71
381	64	53	431	73	00	481	81	47	531	89	94	581	98	41	631	106	88
382	64	70	432	73	17	482	81	64	532	90	11	582	98	58	632	107	04
383	64	87	433	73	34	483	81	81	533	90	28	583	98	75	633	107	21
384	65	04	434	73	51	484	81	98	534	90	45	584	98	91	634	107	38
385	65	21	435	73	68	485	82	15	535	90	62	585	99	08	635	107	55
386	65	38	436	73	85	486	82	32	536	90	78	586	99	25	636	107	72
387	65	55	437	74	02	487	82	49	537	90	95	587	99	42	637	107	89
388	65	72	438	74	19	488	82	65	538	91	12	588	99	59	638	108	06
389	65	89	439	74	36	489	82	82	539	91	29	589	99	76	639	108	23
390	66	06	440	74	52	490	82	99	540	91	46	590	99	93	640	108	40
391	66	23	441	74	69	491	83	16	541	91	63	591	100	10	641	108	57
392	66	39	442	74	86	492	83	33	542	91	80	592	100	27	642	108	74
393	66	56	443	75	03	493	83	50	543	91	97	593	100	44	643	108	91
394	66	73	444	75	20	494	83	67	544	92	14	594	100	61	644	109	08
395	66	90	445	75	37	495	83	84	545	92	31	595	100	78	645	109	25
396	67	07	446	75	54	496	84	01	546	92	48	596	100	95	646	109	42
397	67	24	447	75	71	497	84	18	547	92	65	597	101	12	647	109	59
398	67	41	448	75	88	498	84	35	548	92	82	598	101	29	648	109	75
399	67	58	449	76	05	499	84	52	549	92	99	599	101	46	649	109	92

COTTON SELLER'S TABLE FROM 350 TO 17c

649 LBS AT

350	\$59	50	400	\$68	00	450	\$76	50	500	\$85	00	550	\$93	50	600	\$102	00
351	59	67	401	68	17	451	76	67	501	85	17	551	93	67	601	102	17
352	59	84	402	68	34	452	76	84	502	85	34	552	93	84	602	102	34
353	60	01	403	68	51	453	77	01	503	85	51	553	94	01	603	102	51
354	60	18	404	68	68	454	77	18	504	85	68	554	94	18	604	102	68
355	60	35	405	68	85	455	77	35	505	85	85	555	94	35	605	102	85
356	60	52	406	69	02	456	77	52	506	86	02	556	94	52	606	103	02
357	60	69	407	69	19	457	77	69	507	86	19	557	94	69	607	103	19
358	60	86	408	69	36	458	77	86	508	86	36	558	94	86	608	103	36
359	61	03	409	69	53	459	78	03	509	86	53	559	95	03	609	103	53
360	61	20	410	69	70	460	78	20	510	86	70	560	95	20	610	103	70
361	61	37	411	69	87	461	78	37	511	86	87	561	95	37	611	103	87
362	61	54	412	70	04	462	78	54	512	87	04	562	95	54	612	104	04
363	61	71	413	70	21	463	78	71	513	87	21	563	95	71	613	104	21
364	61	88	414	70	38	464	78	88	514	87	38	564	95	88	614	104	38
365	62	05	415	70	55	465	79	05	515	87	55	565	96	05	615	104	55
366	62	22	416	70	72	466	79	22	516	87	72	566	96	22	616	104	72
367	62	39	417	70	89	467	79	39	517	87	89	567	96	39	617	104	89
368	62	56	418	71	06	468	79	56	518	88	06	568	96	56	618	105	06
369	62	73	419	71	23	469	79	73	519	88	23	569	96	73	619	105	23
370	62	90	420	71	40	470	79	90	520	88	40	570	96	90	620	105	40
371	63	07	421	71	57	471	80	07	521	88	57	571	97	07	621	105	57
372	63	24	422	71	74	472	80	24	522	88	74	572	97	24	622	105	74
373	63	41	423	71	91	473	80	41	523	88	91	573	97	41	623	105	91
374	63	58	424	72	08	474	80	58	524	89	08	574	97	58	624	106	08
375	63	75	425	72	25	475	80	75	525	89	25	575	97	75	625	106	25
376	63	92	426	72	42	476	80	92	526	89	42	576	97	92	626	106	42
377	64	09	427	72	59	477	81	09	527	89	59	577	98	09	627	106	59
378	64	26	428	72	76	478	81	26	528	89	76	578	98	26	628	106	76
379	64	43	429	72	93	479	81	43	529	89	93	579	98	43	629	106	93
380	64	60	430	73	10	480	81	60	530	90	10	580	98	60	630	107	10
381	64	77	431	73	27	481	81	77	531	90	27	581	98	77	631	107	27
382	64	94	432	73	44	482	81	94	532	90	44	582	98	94	632	107	44
383	65	11	433	73	61	483	82	11	533	90	61	583	99	11	633	107	61
384	65	28	434	73	78	484	82	28	534	90	78	584	99	28	634	107	78
385	65	45	435	73	95	485	82	45	535	90	95	585	99	45	635	107	95
386	65	62	436	74	12	486	82	62	536	91	12	586	99	62	636	108	12
387	65	79	437	74	29	487	82	79	537	91	29	587	99	79	637	108	29
388	65	96	438	74	46	488	82	96	538	91	46	588	99	96	638	108	46
389	66	13	439	74	63	489	83	13	539	91	63	589	100	13	639	108	63
390	66	30	440	74	80	490	83	30	540	91	80	590	100	30	640	108	80
391	66	47	441	74	97	491	83	47	541	91	97	591	100	47	641	108	97
392	66	64	442	75	14	492	83	64	542	92	14	592	100	64	642	109	14
393	66	81	443	75	31	493	83	81	543	92	31	593	100	81	643	109	31
394	66	98	444	75	48	494	83	98	544	92	48	594	100	98	644	109	48
395	67	15	445	75	65	495	84	15	545	92	65	595	101	15	645	109	65
396	67	32	446	75	82	496	84	32	546	92	82	596	101	32	646	109	82
397	67	49	447	75	99	497	84	49	547	92	99	597	101	49	647	109	99
398	67	66	448	76	16	498	84	66	548	93	16	598	101	66	648	110	16
399	67	83	449	76	33	499	84	83	549	93	33	599	101	83	649	110	33

COTTON SELLER'S TABLE FROM 350 TO 17¹_{16c} 649 LBS AT

350	\$59	72	400	\$68	25	450	\$76	78	500	\$85	31	550	\$93	84	600	\$102	37
351	59	89	401	68	42	451	76	95	501	85	48	551	94	01	601	102	55
352	60	06	402	68	59	452	77	12	502	85	65	552	94	18	602	102	72
353	60	23	403	68	76	453	77	29	503	85	82	553	94	36	603	102	89
354	60	40	404	68	93	454	77	46	504	85	99	554	94	53	604	103	06
355	60	57	405	69	10	455	77	63	505	86	17	555	94	70	605	103	23
356	60	74	406	69	27	456	77	80	506	86	34	556	94	87	606	103	40
357	60	91	407	69	44	457	77	98	507	86	51	557	95	04	607	103	57
358	61	08	408	69	61	458	78	15	508	86	68	558	95	21	608	103	74
359	61	25	409	69	79	459	78	32	509	86	85	559	95	38	609	103	91
360	61	42	410	69	96	460	78	49	510	87	02	560	95	55	610	104	08
361	61	60	411	70	13	461	78	66	511	87	19	561	95	72	611	104	25
362	61	77	412	70	30	462	78	83	512	87	36	562	95	89	612	104	42
363	61	94	413	70	47	463	79	00	513	87	53	563	96	06	613	104	59
364	62	11	414	70	64	464	79	17	514	87	70	564	96	23	614	104	76
365	62	28	415	70	81	465	79	34	515	87	87	565	96	40	615	104	93
366	62	45	416	70	98	466	79	51	516	88	04	566	96	57	616	105	10
367	62	62	417	71	15	467	79	68	517	88	21	567	96	74	617	105	28
368	62	79	418	71	32	468	79	85	518	88	38	568	96	91	618	105	45
369	62	96	419	71	49	469	80	02	519	88	55	569	97	09	619	105	62
370	63	13	420	71	66	470	80	19	520	88	72	570	97	26	620	105	79
371	63	30	421	71	83	471	80	36	521	88	90	571	97	43	621	105	96
372	63	47	422	72	00	472	80	53	522	89	07	572	97	60	622	106	13
373	63	64	423	72	17	473	80	71	523	89	24	573	97	77	623	106	30
374	63	81	424	72	34	474	80	88	524	89	41	574	97	94	624	106	47
375	63	98	425	72	52	475	81	05	525	89	58	575	98	11	625	106	64
376	64	15	426	72	69	476	81	22	526	89	75	576	98	28	626	106	81
377	64	33	427	72	86	477	81	39	527	89	92	577	98	45	627	106	98
378	64	50	428	73	03	478	81	56	528	90	09	578	98	62	628	107	15
379	64	67	429	73	20	479	81	73	529	90	26	579	98	79	629	107	32
380	64	84	430	73	37	480	81	90	530	90	43	580	98	96	630	107	49
381	65	01	431	73	54	481	82	07	531	90	60	581	99	13	631	107	66
382	65	18	432	73	71	482	82	24	532	90	77	582	99	30	632	107	83
383	65	35	433	73	88	483	82	41	533	90	94	583	99	47	633	108	01
384	65	52	434	74	05	484	82	58	534	91	11	584	99	64	634	108	18
385	65	69	435	74	22	485	82	75	535	91	28	585	99	82	635	108	35
386	65	86	436	74	39	486	82	92	536	91	45	586	99	99	636	108	52
387	66	03	437	74	56	487	83	09	537	91	63	587	100	16	637	108	69
388	66	20	438	74	73	488	83	26	538	91	80	588	100	33	638	108	86
389	66	37	439	74	90	489	83	44	539	91	97	589	100	50	639	109	03
390	66	54	440	75	07	490	83	61	540	92	14	590	100	67	640	109	20
391	66	71	441	75	25	491	83	78	541	92	31	591	100	84	641	109	37
392	66	88	442	75	42	492	83	95	542	92	48	592	101	01	642	109	54
393	67	06	443	75	59	493	84	12	543	92	65	593	101	18	643	109	71
394	67	23	444	75	76	494	84	29	544	92	82	594	101	35	644	109	88
395	67	40	445	75	93	495	84	46	545	92	99	595	101	52	645	110	05
396	67	57	446	76	10	496	84	63	546	93	16	596	101	69	646	110	22
397	67	74	447	76	27	497	84	80	547	93	33	597	101	86	647	110	39
398	67	91	448	76	44	498	84	97	548	93	50	598	102	03	648	110	56
399	68	08	449	76	61	499	85	14	549	93	67	599	102	20	649	110	74

COTTON SELLER'S TABLE FROM 350 TO 17¹/₈c

649 LBS AT

350	\$59	94	400	\$68	50	450	\$77	06	500	\$85	62	550	\$94	19	600	\$102	75
351	60	11	401	68	67	451	77	23	501	85	80	551	94	36	601	102	92
352	60	28	402	68	84	452	77	40	502	85	97	552	94	53	602	103	09
353	60	45	403	69	01	453	77	58	503	86	14	553	94	70	603	103	26
354	60	62	404	69	18	454	77	75	504	86	31	554	94	87	604	103	43
355	60	79	405	69	36	455	77	92	505	86	48	555	95	04	605	103	61
356	60	96	406	69	53	456	78	09	506	86	65	556	95	21	606	103	78
357	61	14	407	69	70	457	78	26	507	86	82	557	95	39	607	103	95
358	61	31	408	69	87	458	78	43	508	86	99	558	95	56	608	104	12
359	61	48	409	70	04	459	78	60	509	87	17	559	95	73	609	104	29
360	61	65	410	70	21	460	78	77	510	87	34	560	95	90	610	104	46
361	61	82	411	70	38	461	78	95	511	87	51	561	96	07	611	104	63
362	61	99	412	70	55	462	79	12	512	87	68	562	96	24	612	104	80
363	62	16	413	70	73	463	79	29	513	87	85	563	96	41	613	104	98
364	62	33	414	70	90	464	79	46	514	88	02	564	96	58	614	105	15
365	62	51	415	71	07	465	79	63	515	88	19	565	96	76	615	105	32
366	62	68	416	71	24	466	79	80	516	88	36	566	96	93	616	105	49
367	62	85	417	71	41	467	79	97	517	88	54	567	97	10	617	105	66
368	63	02	418	71	58	468	80	14	518	88	71	568	97	27	618	105	83
369	63	19	419	71	75	469	80	32	519	88	88	569	97	44	619	106	00
370	63	36	420	71	92	470	80	49	520	89	05	570	97	61	620	106	17
371	63	53	421	72	10	471	80	66	521	89	22	571	97	78	621	106	35
372	63	70	422	72	27	472	80	83	522	89	39	572	97	95	622	106	52
373	63	88	423	72	44	473	81	00	523	89	56	573	98	13	623	106	69
374	64	05	424	72	61	474	81	17	524	89	73	574	98	30	624	106	86
375	64	22	425	72	78	475	81	34	525	89	91	575	98	47	625	107	03
376	64	39	426	72	95	476	81	51	526	90	08	576	98	64	626	107	20
377	64	56	427	73	12	477	81	69	527	90	25	577	98	81	627	107	37
378	64	73	428	73	29	478	81	86	528	90	42	578	98	98	628	107	54
379	64	90	429	73	47	479	82	03	529	90	59	579	99	15	629	107	72
380	65	07	430	73	64	480	82	20	530	90	76	580	99	32	630	107	89
381	65	25	431	73	81	481	82	37	531	90	93	581	99	50	631	108	06
382	65	42	432	73	98	482	82	54	532	91	10	582	99	67	632	108	23
383	65	59	433	74	15	483	82	71	533	91	28	583	99	84	633	108	40
384	65	76	434	74	32	484	82	88	534	91	45	584	100	01	634	108	57
385	65	93	435	74	49	485	83	06	535	91	62	585	100	18	635	108	74
386	66	10	436	74	66	486	83	23	536	91	79	586	100	35	636	108	91
387	66	27	437	74	84	487	83	40	537	91	96	587	100	52	637	109	09
388	66	44	438	75	01	488	83	57	538	92	13	588	100	69	638	109	26
389	66	62	439	75	18	489	83	74	539	92	30	589	100	87	639	109	43
390	66	79	440	75	35	490	83	91	540	92	47	590	101	04	640	109	60
391	66	96	441	75	52	491	84	08	541	92	65	591	101	21	641	109	77
392	67	13	442	75	69	492	84	25	542	92	82	592	101	38	642	109	94
393	67	30	443	75	86	493	84	43	543	92	99	593	101	55	643	110	11
394	67	47	444	76	03	494	84	60	544	93	16	594	101	72	644	110	28
395	67	64	445	76	21	495	84	77	545	93	33	595	101	89	645	110	46
396	67	81	446	76	38	496	84	94	546	93	50	596	102	06	646	110	63
397	67	99	447	76	55	497	85	11	547	93	67	597	102	24	647	110	80
398	68	16	448	76	72	498	85	28	548	93	84	598	102	41	648	110	97
399	68	33	449	76	89	499	85	45	549	94	02	599	102	58	649	111	14

COTTON SELLER'S TABLE FROM 350 TO 173 649 LBS AT 16c

COTTON SELLERS' TABLE—From 350 to 649 lbs. at 17 3-16c.											
350	\$60 16	400	\$68 75	450	\$77 34	500	\$85 94	550	\$94 53	600	\$103 12
351	60 33	401	68 92	451	77 52	501	86 11	551	94 70	601	103 30
352	60 50	402	69 09	452	77 69	502	86 28	552	94 87	602	103 47
353	60 67	403	69 27	453	77 86	503	86 45	553	95 05	603	103 64
354	60 84	404	69 44	454	78 03	504	86 62	554	95 22	604	103 81
355	61 02	405	69 61	455	78 20	505	86 80	555	95 39	605	103 98
356	61 19	406	69 78	456	78 37	506	86 97	556	95 56	606	104 16
357	61 36	407	69 95	457	78 55	507	87 14	557	95 73	607	104 33
358	61 53	408	70 12	458	78 72	508	87 31	558	95 91	608	104 50
359	61 70	409	70 30	459	78 89	509	87 48	559	96 08	609	104 67
360	61 87	410	70 47	460	79 06	510	87 66	560	96 25	610	104 84
361	62 05	411	70 64	461	79 23	511	87 83	561	96 42	611	105 02
362	62 22	412	70 81	462	79 41	512	88 00	562	96 59	612	105 19
363	62 39	413	70 98	463	79 58	513	88 17	563	96 77	613	105 36
364	62 56	414	71 16	464	79 75	514	88 34	564	96 94	614	105 53
365	62 73	415	71 33	465	79 92	515	88 52	565	97 11	615	105 70
366	62 91	416	71 50	466	80 09	516	88 69	566	97 28	616	105 87
367	63 08	417	71 67	467	80 27	517	88 86	567	97 45	617	106 05
368	63 25	418	71 84	468	80 44	518	89 03	568	97 62	618	106 22
369	63 42	419	72 02	469	80 61	519	89 20	569	97 80	619	106 39
370	63 59	420	72 19	470	80 78	520	89 37	570	97 97	620	106 56
371	63 77	421	72 36	471	80 95	521	89 55	571	98 14	621	106 73
372	63 94	422	72 53	472	81 12	522	89 72	572	98 31	622	106 91
373	64 11	423	72 70	473	81 30	523	89 89	573	98 49	623	107 08
374	64 28	424	72 87	474	81 47	524	90 06	574	98 66	624	107 25
375	64 45	425	73 05	475	81 64	525	90 23	575	98 83	625	107 42
376	64 62	426	73 22	476	81 81	526	90 41	576	99 00	626	107 59
377	64 80	427	73 39	477	81 98	527	90 58	577	99 17	627	107 77
378	64 97	428	73 56	478	82 16	528	90 75	578	99 34	628	107 94
379	65 14	429	73 73	479	82 33	529	90 92	579	99 52	629	108 11
380	65 31	430	73 91	480	82 50	530	91 09	580	99 69	630	108 28
381	65 48	431	74 08	481	82 67	531	91 27	581	99 86	631	108 45
382	65 66	432	74 25	482	82 84	532	91 44	582	100 03	632	108 62
383	65 83	433	74 42	483	83 02	533	91 61	583	100 20	633	108 80
384	66 00	434	74 59	484	83 19	534	91 78	584	100 37	634	108 97
385	66 17	435	74 77	485	83 36	535	91 95	585	100 55	635	109 14
386	66 34	436	74 94	486	83 53	536	92 12	586	100 72	636	109 31
387	66 52	437	75 11	487	83 70	537	92 30	587	100 89	637	109 48
388	66 69	438	75 28	488	83 87	538	92 47	588	101 06	638	109 66
389	66 86	439	75 45	489	84 05	539	92 64	589	101 23	639	109 83
390	67 03	440	75 62	490	84 22	540	92 81	590	101 41	640	110 00
391	67 20	441	75 80	491	84 39	541	92 98	591	101 58	641	110 17
392	67 37	442	75 97	492	84 56	542	93 16	592	101 75	642	110 34
393	67 55	443	76 14	493	84 73	543	93 33	593	101 92	643	110 52
394	67 72	444	76 31	494	84 91	544	93 50	594	102 09	644	110 69
395	67 89	445	76 48	495	85 08	545	93 67	595	102 27	645	110 86
396	68 06	446	76 66	496	85 25	546	93 84	596	102 44	646	111 03
397	68 23	447	76 83	497	85 42	547	94 02	597	102 61	647	111 20
398	68 41	448	77 00	498	85 59	548	94 19	598	102 78	648	111 37
399	68 58	449	77 17	499	85 77	549	94 36	599	102 95	649	111 55

COTTON SELLER'S TABLE FROM 350 TO 171

649 LBS AT 74c

350	60	37	400	69	00	450	77	62	500	\$86	25	550	\$94	87	600	\$103	50
351	60	55	401	69	17	451	77	80	501	86	42	551	95	05	601	103	67
352	60	72	402	69	34	452	77	97	502	86	59	552	95	22	602	103	84
353	60	89	403	69	52	453	78	14	503	86	77	553	95	39	603	104	02
354	61	06	404	69	69	454	78	31	504	86	94	554	95	56	604	104	19
355	61	24	405	69	86	455	78	49	505	87	11	555	95	74	605	104	36
356	61	41	406	70	03	456	78	66	506	87	28	556	95	91	606	104	53
357	61	58	407	70	21	457	78	83	507	87	46	557	96	08	607	104	71
358	61	75	408	70	38	458	79	00	508	87	63	558	96	25	608	104	88
359	61	93	409	70	55	459	79	18	509	87	80	559	96	43	609	105	05
360	62	10	410	70	72	460	79	35	510	87	97	560	96	60	610	105	22
361	62	27	411	70	90	461	79	52	511	88	15	561	96	77	611	105	40
362	62	44	412	71	07	462	79	69	512	88	32	562	96	94	612	105	57
363	62	62	413	71	24	463	79	87	513	88	49	563	97	12	613	105	74
364	62	79	414	71	41	464	80	04	514	88	66	564	97	29	614	105	91
365	62	96	415	71	59	465	80	21	515	88	84	565	97	46	615	106	09
366	63	13	416	71	76	466	80	38	516	89	01	566	97	63	616	106	26
367	63	31	417	71	93	467	80	56	517	89	18	567	97	80	617	106	43
368	63	48	418	72	10	468	80	73	518	89	35	568	97	98	618	106	60
369	63	65	419	72	28	469	80	90	519	89	53	569	98	15	619	106	78
370	63	82	420	72	45	470	81	07	520	89	70	570	98	32	620	106	95
371	64	00	421	72	62	471	81	25	521	89	87	571	98	50	621	107	12
372	64	17	422	72	79	472	81	42	522	90	04	572	98	67	622	107	29
373	64	34	423	72	97	473	81	59	523	90	22	573	98	84	623	107	47
374	64	51	424	73	14	474	81	76	524	90	39	574	99	01	624	107	64
375	64	69	425	73	31	475	81	94	525	90	56	575	99	19	625	107	81
376	64	86	426	73	48	476	82	11	526	90	73	576	99	36	626	107	98
377	65	03	427	73	66	477	82	28	527	90	91	577	99	53	627	108	16
378	65	20	428	73	83	478	82	45	528	91	08	578	99	70	628	108	33
379	65	38	429	74	00	479	82	63	529	91	25	579	99	88	629	108	50
380	65	55	430	74	17	480	82	80	530	91	42	580	100	05	630	108	67
381	65	72	431	74	35	481	82	97	531	91	60	581	100	22	631	108	85
382	65	89	432	74	52	482	83	14	532	91	77	582	100	39	632	109	02
383	66	07	433	74	69	483	83	32	533	91	94	583	100	57	633	109	19
384	66	24	434	74	86	484	83	49	534	92	11	584	100	74	634	109	36
385	66	41	435	75	04	485	83	66	535	92	29	585	100	91	635	109	54
386	66	58	436	75	21	486	83	83	536	92	46	586	101	08	636	109	71
387	66	76	437	75	38	487	84	01	537	92	63	587	101	26	637	109	88
388	66	93	438	75	55	488	84	18	538	92	80	588	101	43	638	110	05
389	67	10	439	75	73	489	84	35	539	92	98	589	101	60	639	110	23
390	67	27	440	75	90	490	84	52	540	93	15	590	101	77	640	110	40
391	67	45	441	76	07	491	84	70	541	93	32	591	101	95	641	110	57
392	67	62	442	76	24	492	84	87	542	93	49	592	102	12	642	110	74
393	67	79	443	76	42	493	85	04	543	93	67	593	102	29	643	110	92
394	67	96	444	76	59	494	85	21	544	93	84	594	102	46	644	111	09
395	68	14	445	76	76	495	85	39	545	94	01	595	102	64	645	111	26
396	68	31	446	76	93	496	85	56	546	94	18	596	102	81	646	111	43
397	68	48	447	77	11	497	85	73	547	94	36	597	102	98	647	111	61
398	68	65	448	77	28	498	85	90	548	94	53	598	103	15	648	111	78
399	68	83	449	77	45	499	86	08	549	94	70	599	103	33	649	111	95

COTTON SELLER'S TABLE FROM 350 TO 17⁵_{16c} 649 LBS AT

350	\$60	59	400	\$69	25	450	\$77	91	500	\$86	56	550	\$95	22	600	\$103	87
351	60	77	401	69	42	451	78	08	501	86	74	551	95	39	601	104	05
352	60	94	402	69	60	452	78	25	502	86	91	552	95	56	602	104	22
353	61	11	403	69	77	453	78	43	503	87	08	553	95	74	603	104	39
354	61	29	404	69	94	454	78	60	504	87	25	554	95	91	604	104	57
355	61	46	405	70	12	455	78	77	505	87	43	555	96	08	605	104	74
356	61	63	406	70	29	456	78	94	506	87	60	556	96	26	606	104	91
357	61	81	407	70	46	457	79	12	507	87	77	557	96	43	607	105	09
358	61	98	408	70	63	458	79	29	508	87	95	558	96	60	608	105	26
359	62	15	409	70	81	459	79	46	509	88	12	559	96	78	609	105	43
360	62	32	410	70	98	460	79	64	510	88	29	560	96	95	610	105	61
361	62	50	411	71	15	461	79	81	511	88	47	561	97	12	611	105	78
362	62	67	412	71	33	462	79	98	512	88	64	562	97	30	612	105	95
363	62	84	413	71	50	463	80	16	513	88	81	563	97	47	613	106	13
364	63	02	414	71	67	464	80	33	514	88	99	564	97	64	614	106	30
365	63	19	415	71	85	465	80	50	515	89	16	565	97	82	615	106	47
366	63	36	416	72	02	466	80	68	516	89	33	566	97	99	616	106	64
367	63	54	417	72	19	467	80	85	517	89	51	567	98	16	617	106	82
368	63	71	418	72	37	468	81	02	518	89	68	568	98	33	618	106	99
369	63	88	419	72	54	469	81	20	519	89	85	569	98	51	619	107	16
370	64	06	420	72	71	470	81	37	520	90	02	570	98	68	620	107	34
371	64	23	421	72	89	471	81	54	521	90	20	571	98	85	621	107	51
372	64	40	422	73	06	472	81	71	522	90	37	572	99	03	622	107	68
373	64	58	423	73	23	473	81	89	523	90	54	573	99	20	623	107	86
374	64	75	424	73	40	474	82	06	524	90	72	574	99	37	624	108	03
375	64	92	425	73	58	475	82	23	525	90	89	575	99	55	625	108	20
376	65	09	426	73	75	476	82	41	526	91	06	576	99	72	626	108	38
377	65	27	427	73	92	477	82	58	527	91	24	577	99	89	627	108	55
378	65	44	428	74	10	478	82	75	528	91	41	578	100	07	628	108	72
379	65	61	429	74	27	479	82	93	529	91	58	579	100	24	629	108	90
380	65	79	430	74	44	480	83	10	530	91	76	580	100	41	630	109	07
381	65	96	431	74	62	481	83	27	531	91	93	581	100	59	631	109	24
382	66	13	432	74	79	482	83	45	532	92	10	582	100	76	632	109	41
383	66	31	433	74	96	483	83	62	533	92	28	583	100	93	633	109	59
384	66	48	434	75	14	484	83	79	534	92	45	584	101	10	634	109	76
385	66	55	435	75	31	485	83	97	535	92	62	585	101	28	635	109	93
386	66	83	436	75	48	486	84	14	536	92	79	586	101	45	636	110	11
387	67	00	437	75	66	487	84	31	537	92	97	587	101	62	637	110	28
388	67	17	438	75	83	488	84	48	538	93	14	588	101	80	638	110	45
389	67	35	439	76	00	489	84	66	539	93	31	589	101	97	639	110	63
390	67	52	440	76	17	490	84	83	540	93	49	590	102	14	640	110	80
391	67	69	441	76	35	491	85	00	541	93	66	591	102	32	641	110	97
392	67	86	442	76	52	492	85	18	542	93	83	592	102	49	642	111	15
393	68	04	443	76	69	493	85	35	543	94	01	593	102	66	643	111	32
394	68	21	444	76	87	494	85	52	544	94	18	594	102	84	644	111	49
395	68	38	445	77	04	495	85	70	545	94	35	595	103	01	645	111	67
396	68	56	446	77	21	496	85	87	546	94	53	596	103	18	646	111	84
397	68	73	447	77	39	497	86	04	547	94	70	597	103	36	647	112	01
398	68	90	448	77	56	498	86	22	548	94	87	598	103	53	648	112	18
399	69	08	449	77	73	499	86	39	549	95	05	599	103	70	649	112	36

COTTON SELLER'S TABLE FROM 350 TO 17³_{8c} 649 LBS AT

350	\$60	81	400	\$69	50	450	\$78	19	500	\$86	87	550	\$95	56	600	\$104	25
351	60	99	401	69	67	451	78	36	501	87	05	551	95	74	601	104	42
352	61	16	402	69	85	452	78	53	502	87	22	552	95	91	602	104	60
353	61	33	403	70	02	453	78	71	503	87	40	553	96	08	603	104	77
354	61	51	404	70	19	454	78	88	504	87	57	554	96	26	604	104	94
355	61	68	405	70	37	455	79	06	505	87	74	555	96	43	605	105	12
356	61	85	406	70	54	456	79	23	506	87	92	556	96	60	606	105	29
357	62	03	407	70	72	457	79	40	507	88	09	557	96	78	607	105	47
358	62	20	408	70	89	458	79	58	508	88	26	558	96	95	608	105	64
359	62	38	409	71	06	459	79	75	509	88	44	559	97	13	609	105	81
360	62	55	410	71	24	460	79	92	510	88	61	560	97	30	610	105	99
361	62	72	411	71	41	461	80	10	511	88	79	561	97	47	611	106	16
362	62	90	412	71	58	462	80	27	512	88	96	562	97	65	612	106	33
363	63	07	413	71	76	463	80	45	513	89	13	563	97	82	613	106	51
364	63	24	414	71	93	464	80	62	514	89	31	564	97	99	614	106	68
365	63	42	415	72	11	465	80	79	515	89	48	565	98	17	615	106	86
366	63	59	416	72	28	466	80	97	516	89	65	566	98	34	616	107	03
367	63	77	417	72	45	467	81	14	517	89	83	567	98	52	617	107	20
368	63	94	418	72	63	468	81	31	518	90	00	568	98	69	618	107	38
369	64	11	419	72	80	469	81	49	519	90	18	569	98	86	619	107	55
370	64	29	420	72	97	470	81	66	520	90	35	570	99	04	620	107	72
371	64	46	421	73	15	471	81	84	521	90	52	571	99	21	621	107	90
372	64	63	422	73	32	472	82	01	522	90	70	572	99	38	622	108	07
373	64	81	423	73	50	473	82	18	523	90	87	573	99	56	623	108	25
374	64	98	424	73	67	474	82	36	524	91	04	574	99	73	624	108	42
375	65	16	425	73	84	475	82	53	525	91	22	575	99	91	625	108	59
376	65	33	426	74	02	476	82	70	526	91	39	576	100	08	626	108	77
377	65	50	427	74	19	477	82	88	527	91	57	577	100	25	627	108	94
378	65	68	428	74	36	478	83	05	528	91	74	578	100	43	628	109	11
379	65	85	429	74	54	479	83	23	529	91	91	579	100	60	629	109	29
380	66	02	430	74	71	480	83	40	530	92	09	580	100	77	630	109	46
381	66	20	431	74	89	481	83	57	531	92	26	581	100	95	631	109	64
382	66	37	432	75	06	482	83	75	532	92	43	582	101	12	632	109	81
383	66	55	433	75	23	483	83	92	533	92	61	583	101	30	633	109	98
384	66	72	434	75	41	484	84	09	534	92	78	584	101	47	634	110	16
385	66	89	435	75	58	485	84	27	535	92	96	585	101	64	635	110	33
386	67	07	436	75	75	486	84	44	536	93	13	586	101	82	636	110	50
387	67	24	437	75	93	487	84	62	537	93	30	587	101	99	637	110	68
388	67	41	438	76	10	488	84	79	538	93	48	588	102	16	638	110	85
389	67	59	439	76	28	489	84	96	539	93	65	589	102	34	639	111	03
390	67	76	440	76	45	490	85	14	540	93	82	590	102	51	640	111	20
391	67	94	441	76	62	491	85	31	541	94	00	591	102	69	641	111	37
392	68	11	442	76	80	492	85	48	542	94	17	592	102	86	642	111	55
393	68	28	443	76	97	493	85	66	543	94	35	593	103	03	643	111	72
394	68	46	444	77	14	494	85	83	544	94	52	594	103	21	644	111	89
395	68	63	445	77	32	495	86	01	545	94	69	595	103	38	645	112	07
396	68	80	446	77	49	496	86	18	546	94	87	596	103	55	646	112	24
397	68	98	447	77	67	497	86	35	547	95	04	597	103	73	647	112	42
398	69	15	448	77	84	498	86	53	548	95	21	598	103	90	648	112	59
399	69	33	449	78	01	499	86	70	549	95	39	599	104	08	649	112	76

COTTON SELLER'S TABLE FROM 350 TO 177

649 LBS AT 16c

350	61	03	400	69	75	450	78	47	500	87	19	550	95	91	600	104	62
351	61	21	401	69	92	451	78	64	501	87	36	551	96	08	601	104	80
352	61	38	402	70	10	452	78	82	502	87	54	552	96	25	602	104	97
353	61	55	403	70	27	453	78	99	503	87	71	553	96	43	603	105	15
354	61	73	404	70	45	454	79	17	504	87	88	554	96	60	604	105	32
355	61	90	405	70	62	455	79	34	505	88	06	555	96	78	605	105	50
356	62	08	406	70	80	456	79	51	506	88	23	556	96	95	606	105	67
357	62	25	407	70	97	457	79	69	507	88	41	557	97	13	607	105	85
358	62	43	408	71	14	458	79	86	508	88	59	558	97	30	608	106	02
359	62	60	409	71	32	459	80	04	509	88	76	559	97	48	609	106	19
360	62	77	410	71	49	460	80	21	510	88	93	560	97	65	610	106	37
361	62	95	411	71	67	461	80	39	511	89	11	561	97	82	611	106	54
362	63	12	412	71	84	462	80	56	512	89	28	562	98	00	612	106	72
363	63	30	413	72	02	463	80	74	513	89	45	563	98	17	613	106	89
364	63	47	414	72	19	464	80	91	514	89	63	564	98	35	614	107	07
365	63	65	415	72	37	465	81	08	515	89	80	565	98	52	615	107	24
366	63	82	416	72	54	466	81	26	516	89	98	566	98	70	616	107	41
367	64	00	417	72	71	467	81	43	517	90	15	567	98	87	617	107	59
368	64	17	418	72	89	468	81	61	518	90	33	568	99	04	618	107	76
369	64	34	419	73	06	469	81	78	519	90	50	569	99	22	619	107	94
370	64	52	420	73	24	470	81	96	520	90	67	570	99	39	620	108	11
371	64	69	421	73	41	471	82	13	521	90	85	571	99	57	621	108	29
372	64	87	422	73	59	472	82	30	522	91	02	572	99	74	622	108	46
373	65	04	423	73	76	473	82	48	523	91	20	573	99	92	623	108	54
374	65	22	424	73	93	474	82	65	524	91	37	574	100	09	624	108	81
375	65	39	425	74	11	475	82	83	525	91	55	575	100	27	625	108	98
376	65	56	426	74	28	476	83	00	526	91	72	576	100	44	626	109	16
377	65	74	427	74	47	477	83	18	527	91	90	577	100	61	627	109	33
378	65	91	428	74	63	478	83	35	528	92	07	578	100	79	628	109	51
379	66	09	429	74	81	479	83	53	529	92	24	579	100	96	629	109	68
380	66	26	430	74	98	480	83	70	530	92	42	580	101	14	630	109	86
381	66	44	431	75	16	481	83	87	531	92	59	581	101	31	631	110	03
382	66	61	432	75	33	482	84	05	532	92	77	582	101	49	632	110	20
383	66	79	433	75	50	483	84	22	533	92	94	583	101	66	633	110	38
384	66	96	434	75	68	484	84	40	534	93	12	584	101	83	634	110	55
385	67	13	435	75	85	485	84	57	535	93	29	585	102	01	635	110	73
386	67	31	436	76	03	486	84	75	536	93	46	586	102	18	636	110	90
387	67	48	437	76	20	487	84	92	537	93	64	587	102	36	637	111	08
388	67	66	438	76	38	488	85	09	538	93	81	588	102	53	638	111	25
389	67	83	439	76	55	489	85	27	539	93	99	589	102	71	639	111	43
390	68	01	440	76	72	490	85	44	540	94	16	590	102	88	640	111	60
391	68	18	441	76	90	491	85	62	541	94	34	591	103	06	641	111	77
392	68	35	442	77	07	492	85	79	542	94	51	592	103	23	642	111	95
393	68	53	443	77	25	493	85	97	543	94	69	593	103	40	643	112	12
394	68	70	444	77	42	494	86	14	544	94	86	594	103	58	644	112	30
395	68	88	445	77	60	495	86	32	545	95	03	595	103	75	645	112	47
396	69	05	446	77	77	496	86	49	546	95	21	596	103	93	646	112	65
397	69	23	447	77	95	497	86	66	547	95	38	597	104	10	647	112	82
398	69	40	448	78	12	498	86	84	548	95	56	598	104	28	648	112	99
399	69	58	449	78	29	499	87	01	549	95	73	599	104	45	649	113	17

COTTON SELLER'S TABLE FROM 350 TO 17¹₂^c 649 LBS AT

350	\$61	25	400	\$70	00	450	\$78	75	500	\$87	50	550	\$96	25	600	\$105	00
351	61	42	401	70	17	451	78	92	501	87	67	551	96	42	601	105	17
352	61	60	402	70	35	452	79	10	502	87	85	552	96	60	602	105	35
353	61	77	403	70	52	453	79	27	503	88	02	553	96	77	603	105	52
354	61	95	404	70	70	454	79	45	504	88	20	554	96	95	604	105	70
355	62	12	405	70	87	455	79	62	505	88	37	555	97	12	605	105	87
356	62	30	406	71	05	456	79	80	506	88	55	556	97	30	606	106	05
357	62	47	407	71	22	457	79	97	507	88	72	557	97	47	607	106	22
358	62	65	408	71	40	458	80	15	508	88	90	558	97	65	608	106	40
359	62	82	409	71	57	459	80	32	509	89	07	559	97	82	609	106	57
360	63	00	410	71	75	460	80	50	510	89	25	560	98	00	610	106	75
361	63	17	411	71	92	461	80	67	511	89	42	561	98	17	611	106	92
362	63	35	412	72	10	462	80	85	512	89	60	562	98	35	612	107	10
363	63	52	413	72	27	463	81	02	513	89	77	563	98	52	613	107	27
364	63	70	414	72	45	464	81	20	514	89	95	564	98	70	614	107	45
365	63	87	415	72	62	465	81	37	515	90	12	565	98	87	615	107	62
366	64	05	416	72	80	466	81	55	516	90	30	566	99	05	616	107	80
367	64	22	417	72	97	467	81	72	517	90	47	567	99	22	617	107	97
368	64	40	418	73	15	468	81	90	518	90	65	568	99	40	618	108	15
369	64	57	419	73	32	469	82	07	519	90	82	569	99	57	619	108	32
370	64	75	420	73	50	470	82	25	520	91	00	570	99	75	620	108	50
371	64	92	421	73	67	471	82	42	521	91	17	571	99	92	621	108	67
372	65	10	422	73	85	472	82	60	522	91	35	572	100	10	622	108	85
373	65	27	423	74	02	473	82	77	523	91	52	573	100	27	623	109	02
374	65	45	424	74	20	474	82	95	524	91	70	574	100	45	624	109	20
375	65	62	425	74	37	475	83	12	525	91	87	575	100	62	625	109	37
376	65	80	426	74	55	476	83	30	526	92	05	576	100	80	626	109	55
377	65	97	427	74	72	477	83	47	527	92	22	577	100	97	627	109	72
378	66	15	428	74	90	478	83	65	528	92	40	578	101	15	628	109	90
379	66	32	429	75	07	479	83	82	529	92	57	579	101	32	629	110	07
380	66	50	430	75	25	480	84	00	530	92	75	580	101	50	630	110	25
381	66	67	431	75	42	481	84	17	531	92	92	581	101	67	631	110	42
382	66	85	432	75	60	482	84	35	532	93	10	582	101	85	632	110	60
383	67	02	433	75	77	483	84	52	533	93	27	583	102	02	633	110	77
384	67	20	434	75	95	484	84	70	534	93	45	584	102	20	634	110	95
385	67	37	435	76	12	485	84	87	535	93	62	585	102	37	635	111	12
386	67	55	436	76	30	486	85	05	536	93	80	586	102	55	636	111	30
387	67	72	437	76	47	487	85	22	537	93	97	587	102	72	637	111	47
388	67	90	438	76	65	488	85	40	538	94	15	588	102	90	638	111	65
389	68	07	439	76	82	489	85	57	539	94	32	589	103	07	639	111	82
390	68	25	440	77	00	490	85	75	540	94	50	590	103	25	640	112	00
391	68	42	441	77	17	491	85	92	541	94	67	591	103	42	641	112	17
392	68	60	442	77	35	492	86	10	542	94	85	592	103	60	642	112	35
393	68	77	443	77	52	493	86	27	543	95	02	593	103	77	643	112	52
394	68	95	444	77	70	494	86	45	544	95	20	594	103	95	644	112	70
395	69	12	445	77	87	495	86	62	545	95	37	595	104	12	645	112	87
396	69	30	446	78	05	496	86	80	546	95	55	596	104	30	646	113	05
397	69	47	447	78	22	497	86	97	547	95	72	597	104	47	647	113	22
398	69	65	448	78	40	498	87	15	548	95	90	598	104	65	648	113	40
399	69	82	449	78	57	499	87	32	549	96	07	599	104	82	649	113	57

COTTON SELLER'S TABLE FROM 350 TO 17⁹ 649 LBS AT 16^c

350	61	47	400	70	25	450	79	03	500	87	81	550	96	59	600	105	37
351	61	64	401	70	43	451	79	21	501	87	99	551	96	77	601	105	55
352	61	82	402	70	60	452	79	38	502	88	16	552	96	94	602	105	73
353	62	00	403	70	78	453	79	56	503	88	34	553	97	12	603	105	90
354	62	17	404	70	95	454	79	73	504	88	51	554	97	30	604	106	08
355	62	35	405	71	13	455	79	91	505	88	69	555	97	47	605	106	25
356	62	52	406	71	30	456	80	08	506	88	87	556	97	65	606	106	43
357	62	70	407	71	48	457	80	26	507	89	04	557	97	82	607	106	60
358	62	87	408	71	65	458	80	44	508	89	22	558	98	00	608	106	78
359	63	05	409	71	83	459	80	61	509	89	39	559	98	17	609	106	96
360	63	22	410	72	01	460	80	79	510	89	57	560	98	35	610	107	13
361	63	40	411	72	18	461	80	96	511	89	74	561	98	53	611	107	31
362	63	58	412	72	36	462	81	14	512	89	92	562	98	70	612	107	48
363	63	75	413	72	53	463	81	31	513	90	10	563	98	88	613	107	66
364	63	93	414	72	71	464	81	49	514	90	27	564	99	05	614	107	83
365	64	10	415	72	88	465	81	67	515	90	45	565	99	23	615	108	01
366	64	28	416	73	06	466	81	84	516	90	62	566	99	40	616	108	18
367	64	45	417	73	24	467	82	02	517	90	80	567	99	58	617	108	36
368	64	63	418	73	41	468	82	19	518	90	97	568	99	75	618	108	54
369	64	81	419	73	59	469	82	37	519	91	15	569	99	93	619	108	71
370	64	98	420	73	76	470	82	54	520	91	32	570	100	11	620	108	89
371	65	16	421	73	94	471	82	72	521	91	50	571	100	28	621	109	06
372	65	33	422	74	11	472	82	89	522	91	68	572	100	46	622	109	24
373	65	51	423	74	29	473	83	07	523	91	85	573	100	63	623	109	41
374	65	68	424	74	46	474	83	25	524	92	03	574	100	81	624	109	59
375	65	86	425	74	64	475	83	42	525	92	20	575	100	98	625	109	77
376	66	03	426	74	82	476	83	60	526	92	38	576	101	16	626	109	94
377	66	21	427	74	99	477	83	77	527	92	55	577	101	34	627	110	12
378	66	39	428	75	17	478	83	95	528	92	73	578	101	51	628	110	29
379	66	56	429	75	34	479	84	12	529	92	91	579	101	69	629	110	47
380	66	74	430	75	52	480	84	30	530	93	08	580	101	86	630	110	64
381	66	91	431	75	69	481	84	48	531	93	26	581	102	04	631	110	82
382	67	09	432	75	87	482	84	65	532	93	43	582	102	21	632	110	99
383	67	26	433	76	05	483	84	83	533	93	61	583	102	39	633	111	17
384	67	44	434	76	22	484	85	00	534	93	78	584	102	56	634	111	35
385	67	62	435	76	40	485	85	18	535	93	96	585	102	74	635	111	52
386	67	79	436	76	57	486	85	35	536	94	13	586	102	92	636	111	70
387	67	97	437	76	75	487	85	53	537	94	31	587	103	09	637	111	87
388	68	14	438	76	92	488	85	70	538	94	49	588	103	27	638	112	05
389	68	32	439	77	10	489	85	88	539	94	66	589	103	44	639	112	22
390	68	49	440	77	27	490	86	06	540	94	84	590	103	62	640	112	40
391	68	67	441	77	45	491	86	23	541	95	01	591	103	79	641	112	58
392	68	84	442	77	63	492	86	41	542	95	19	592	103	97	642	112	75
393	69	02	443	77	80	493	86	58	543	95	36	593	104	15	643	112	93
394	69	20	444	77	98	494	86	76	544	95	54	594	104	32	644	113	10
395	69	37	445	78	15	495	86	93	545	95	72	595	104	50	645	113	28
396	69	55	446	78	33	496	87	11	546	95	89	596	104	67	646	113	45
397	69	72	447	78	50	497	87	29	547	96	07	597	104	85	647	113	63
398	69	90	448	78	68	498	87	46	548	96	24	598	105	02	648	113	80
399	70	07	449	78	86	499	87	64	549	96	42	599	105	20	649	113	98

COTTON SELLER'S TABLE FROM 350 TO 17⁵_{8c} 649 LBS AT

350	61	69	400	70	50	450	79	31	500	\$88	12	550	\$96	94	600	\$105	75
351	61	86	401	70	68	451	79	49	501	88	30	551	97	11	601	105	93
352	62	04	402	70	85	452	79	66	502	88	48	552	97	29	602	106	10
353	62	22	403	71	03	453	79	84	503	88	65	553	97	47	603	106	28
354	62	39	404	71	20	454	80	02	504	88	83	554	97	64	604	106	45
355	62	57	405	71	38	455	80	19	505	89	01	555	97	82	605	106	63
356	62	74	406	71	56	456	80	37	506	89	18	556	97	99	606	106	81
357	62	92	407	71	73	457	80	55	507	89	36	557	98	17	607	106	98
358	63	10	408	71	91	458	80	72	508	89	53	558	98	35	608	107	16
359	63	27	409	72	09	459	80	90	509	89	71	559	98	52	609	107	34
360	63	45	410	72	26	460	81	07	510	89	89	560	98	70	610	107	51
361	63	63	411	72	44	461	81	25	511	90	06	561	98	89	611	107	69
362	63	80	412	72	61	462	81	43	512	90	24	562	99	05	612	107	86
363	63	98	413	72	79	463	81	60	513	90	42	563	99	23	613	108	04
364	64	15	414	72	97	464	81	78	514	90	59	564	99	40	614	108	22
365	64	33	415	73	14	465	81	96	515	90	77	565	99	58	615	108	39
366	64	51	416	73	32	466	82	13	516	90	94	566	99	76	616	108	57
367	64	68	417	73	50	467	82	31	517	91	12	567	99	93	617	108	75
368	64	86	418	73	67	468	82	48	518	91	30	568	100	11	618	108	92
369	65	04	419	73	85	469	82	66	519	91	47	569	100	29	619	109	10
370	65	21	420	74	02	470	82	84	520	91	65	570	100	46	620	109	27
371	65	39	421	74	20	471	83	01	521	91	83	571	100	64	621	109	45
372	65	56	422	74	38	472	83	19	522	92	00	572	100	81	622	109	63
373	65	74	423	74	55	473	83	37	523	92	18	573	100	99	623	109	80
374	65	92	424	74	73	474	83	54	524	92	35	574	101	17	624	109	98
375	66	09	425	74	91	475	83	72	525	92	53	575	101	34	625	110	16
376	66	27	426	75	08	476	83	89	526	92	71	576	101	52	626	110	33
377	66	45	427	75	26	477	84	07	527	92	88	577	101	70	627	110	51
378	66	62	428	75	43	478	84	25	528	93	06	578	101	87	628	110	68
379	66	80	429	75	61	479	84	42	529	93	24	579	102	05	629	110	86
380	66	97	430	75	79	480	84	60	530	93	41	580	102	22	630	111	04
381	67	15	431	75	96	481	84	78	531	93	59	581	102	40	631	111	21
382	67	33	432	76	14	482	84	95	532	93	76	582	102	58	632	111	39
383	67	50	433	76	32	483	85	13	533	93	94	583	102	75	633	111	57
384	67	68	434	76	49	484	85	30	534	94	12	584	102	93	634	111	74
385	67	86	435	76	67	485	85	48	535	94	29	585	103	11	635	111	92
386	68	03	436	76	84	486	85	66	536	94	47	586	103	28	636	112	09
387	68	21	437	77	02	487	85	83	537	94	65	587	103	46	637	112	27
388	68	38	438	77	20	488	86	01	538	94	82	588	103	63	638	112	45
389	68	56	439	77	37	489	86	19	539	95	00	589	103	81	639	112	62
390	68	74	440	77	55	490	86	36	540	95	17	590	103	99	640	112	80
391	68	91	441	77	73	491	86	54	541	95	35	591	104	16	641	112	98
392	69	09	442	77	90	492	86	71	542	95	53	592	104	34	642	113	15
393	69	27	443	78	08	493	86	89	543	95	70	593	104	52	643	113	33
394	69	44	444	78	25	494	87	07	544	95	88	594	104	69	644	113	50
395	69	62	445	78	43	495	87	24	545	96	06	595	104	87	645	113	68
396	69	79	446	78	61	496	87	42	546	96	23	596	105	04	646	113	86
397	69	97	447	78	78	497	87	60	547	96	41	597	105	22	647	114	03
398	70	15	448	78	96	498	87	77	548	96	58	598	105	40	648	114	21
399	70	32	449	79	14	499	87	95	549	96	76	599	105	57	649	114	39

COTTON SELLER'S TABLE FROM 350 TO 17¹¹_{16c} 649 LBS AT

350	\$61	91	400	\$70	75	450	\$79	59	500	\$88	44	550	\$97	28	600	\$106	12
351	62	08	401	70	93	451	79	77	501	88	61	551	97	46	601	106	30
352	62	26	402	71	10	452	79	95	502	88	79	552	97	63	602	106	48
353	62	44	403	71	28	453	80	12	503	88	97	553	97	81	603	106	66
354	62	61	404	71	46	454	80	30	504	89	14	554	97	99	604	106	83
355	62	79	405	71	63	455	80	48	505	89	32	555	98	17	605	107	01
356	62	97	406	71	81	456	80	65	506	89	50	556	98	34	606	107	19
357	63	14	407	71	99	457	80	83	507	89	68	557	98	52	607	107	36
358	63	32	408	72	16	458	81	01	508	89	85	558	98	70	608	107	54
359	63	50	409	72	34	459	81	19	509	90	03	559	98	87	609	107	72
360	63	67	410	72	52	460	81	36	510	90	21	560	99	05	610	107	89
361	63	85	411	72	70	461	81	54	511	90	38	561	99	23	611	108	07
362	64	03	412	72	87	462	81	72	512	90	56	562	99	40	612	108	25
363	64	21	413	73	05	463	81	89	513	90	74	563	99	58	613	108	42
364	64	38	414	73	23	464	82	07	514	90	91	564	99	76	614	108	60
365	64	56	415	73	40	465	82	25	515	91	09	565	99	93	615	108	78
366	64	74	416	73	58	466	82	42	516	91	27	566	100	11	616	108	95
367	64	91	417	73	76	467	82	60	517	91	44	567	100	29	617	109	13
368	65	09	418	73	93	468	82	78	518	91	62	568	100	46	618	109	31
369	65	27	419	74	11	469	82	95	519	91	80	569	100	64	619	109	49
370	65	44	420	74	29	470	83	13	520	91	97	570	100	82	620	109	66
371	65	62	421	74	46	471	83	31	521	92	15	571	101	00	621	109	84
372	65	80	422	74	64	472	83	48	522	92	33	572	101	17	622	110	02
373	65	97	423	74	82	473	83	66	523	92	51	573	101	35	623	110	19
374	66	15	424	74	99	474	83	84	524	92	68	574	101	53	624	110	37
375	66	33	425	75	17	475	84	02	525	92	86	575	101	70	625	110	55
376	66	50	426	75	35	476	84	19	526	93	04	576	101	88	626	110	72
377	66	68	427	75	53	477	84	37	527	93	21	577	102	06	627	110	90
378	66	86	428	75	70	478	84	55	528	93	39	578	102	23	628	111	08
379	67	04	429	75	88	479	84	72	529	93	57	579	102	41	629	111	25
380	67	21	430	76	06	480	84	90	530	93	74	580	102	59	630	111	43
381	67	39	431	76	23	481	85	08	531	93	92	581	102	76	631	111	61
382	67	57	432	76	41	482	85	25	532	94	10	582	102	94	632	111	78
383	67	74	433	76	59	483	85	43	533	94	27	583	103	12	633	111	96
384	67	92	434	76	76	484	85	61	534	94	45	584	103	29	634	112	14
385	68	10	435	76	94	485	85	78	535	94	63	585	103	47	635	112	32
386	68	27	436	77	12	486	85	96	536	94	80	586	103	65	636	112	49
387	68	45	437	77	29	487	86	14	537	94	98	587	103	83	637	112	67
388	68	63	438	77	47	488	86	31	538	95	16	588	104	00	638	112	85
389	68	80	439	77	65	489	86	49	539	95	34	589	104	18	639	113	02
390	68	98	440	77	82	490	86	67	540	95	51	590	104	36	640	113	20
391	69	16	441	78	00	491	86	85	541	95	69	591	104	53	641	113	38
392	69	33	442	78	18	492	87	02	542	95	87	592	104	71	642	113	55
393	69	51	443	78	36	493	87	20	543	96	04	593	104	89	643	113	73
394	69	69	444	78	53	494	87	38	544	96	22	594	105	06	644	113	91
395	69	87	445	78	71	495	87	55	545	96	40	595	105	24	645	114	08
396	70	04	446	78	89	496	87	73	546	96	57	596	105	42	646	114	26
397	70	22	447	79	06	497	87	91	547	96	75	597	105	59	647	114	44
398	70	40	448	79	24	498	88	08	548	96	93	598	105	77	648	114	61
399	70	57	449	79	42	499	88	26	549	97	10	599	105	95	649	114	79

COTTON SELLER'S TABLE FROM 350 TO 17³_{4c} 649 LBS AT

350	62	12	400	71	00	450	79	87	500	\$88	75	550	\$97	62	600	\$106	50
351	62	30	401	71	18	451	80	05	501	88	93	551	97	80	601	106	68
352	62	48	402	71	35	452	80	23	502	89	10	552	97	98	602	106	85
353	62	66	403	71	53	453	80	41	503	89	28	553	98	16	603	107	03
354	62	83	404	71	71	454	80	58	504	89	46	554	98	33	604	107	21
355	63	01	405	71	89	455	80	76	505	89	64	555	98	51	605	107	39
356	63	19	406	72	06	456	80	94	506	89	81	556	98	69	606	107	56
357	63	37	407	72	24	457	81	12	507	89	99	557	98	87	607	107	74
358	63	54	408	72	42	458	81	29	508	90	17	558	99	04	608	107	92
359	63	72	409	72	60	459	81	47	509	90	35	559	99	22	609	108	10
360	63	90	410	72	77	460	81	65	510	90	52	560	99	40	610	108	27
361	64	08	411	72	95	461	81	83	511	90	70	561	99	58	611	108	45
362	64	25	412	73	13	462	82	00	512	90	88	562	99	75	612	108	63
363	64	43	413	73	31	463	82	18	513	91	06	563	99	93	613	108	81
364	64	61	414	73	48	464	82	36	514	91	23	564	100	11	614	108	98
365	64	79	415	73	66	465	82	54	515	91	41	565	100	29	615	109	16
366	64	96	416	73	84	466	82	71	516	91	59	566	100	46	616	109	34
367	65	14	417	74	02	467	82	89	517	91	77	567	100	64	617	109	52
368	65	32	418	74	19	468	83	07	518	91	94	568	100	82	618	109	69
369	65	50	419	74	37	469	83	25	519	92	12	569	101	00	619	109	87
370	65	67	420	74	55	470	83	42	520	92	30	570	101	17	620	110	05
371	65	85	421	74	73	471	83	60	521	92	48	571	101	35	621	110	23
372	66	03	422	74	90	472	83	78	522	92	65	572	101	53	622	110	40
373	66	21	423	75	08	473	83	96	523	92	83	573	101	71	623	110	58
374	66	38	424	75	26	474	84	13	524	93	11	574	101	88	624	110	76
375	66	56	425	75	44	475	84	31	525	93	19	575	102	06	625	110	94
376	66	74	426	75	61	476	84	49	526	93	36	576	102	24	626	111	11
377	66	92	427	75	79	477	84	67	527	93	54	577	102	42	627	111	29
378	67	09	428	75	97	478	84	84	528	93	72	578	102	59	628	111	47
379	67	27	429	76	15	479	85	02	529	93	90	579	102	77	629	111	65
380	67	45	430	76	32	480	85	20	530	94	07	580	102	95	630	111	82
381	67	63	431	76	50	481	85	38	531	94	25	581	103	13	631	112	00
382	67	80	432	76	68	482	85	55	532	94	43	582	103	30	632	112	18
383	67	98	433	76	86	483	85	73	533	94	61	583	103	48	633	112	36
384	68	16	434	77	03	484	85	91	534	94	78	584	103	66	634	112	53
385	68	34	435	77	21	485	86	09	535	94	96	585	103	84	635	112	71
386	68	51	436	77	39	486	86	26	536	95	14	586	104	01	636	112	89
387	68	69	437	77	57	487	86	44	537	95	32	587	104	19	637	113	07
388	68	87	438	77	74	488	86	62	538	95	49	588	104	37	638	113	24
389	69	05	439	77	92	489	86	80	539	95	67	589	104	55	639	113	42
390	69	22	440	78	10	490	86	97	540	95	85	590	104	72	640	113	60
391	69	40	441	78	28	491	87	15	541	96	03	591	104	90	641	113	78
392	69	58	442	78	45	492	87	33	542	96	20	592	105	08	642	113	95
393	69	76	443	78	63	493	87	51	543	96	38	593	105	26	643	114	13
394	69	93	444	78	81	494	87	68	544	96	56	594	105	43	644	114	31
395	70	11	445	78	99	495	87	86	545	96	74	595	105	61	645	114	49
396	70	29	446	79	16	496	88	04	546	96	91	596	105	79	646	114	66
397	70	47	447	79	34	497	88	22	547	97	09	597	105	97	647	114	84
398	70	64	448	79	52	498	88	39	548	97	27	598	106	14	648	115	02
399	70	82	449	79	70	499	88	57	549	97	45	599	106	32	649	115	20

COTTON SELLER'S TABLE FROM 350 TO 17¹³ 649 LBS AT 16^c

350	62	34	400	71	25	450	80	16	500	89	06	550	97	97	600	106	87
351	62	52	401	71	43	451	80	33	501	89	24	551	98	15	601	107	05
352	62	70	402	71	61	452	80	51	502	89	42	552	98	32	602	107	23
353	62	88	403	71	78	453	80	69	503	89	60	553	98	50	603	107	41
354	63	06	404	71	96	454	80	87	504	89	77	554	98	68	604	107	59
355	63	23	405	72	14	455	81	05	505	89	95	555	98	86	605	107	77
356	63	41	406	72	32	456	81	22	506	90	13	556	99	04	606	107	94
357	63	59	407	72	50	457	81	40	507	90	31	557	99	22	607	108	12
358	63	77	408	72	67	458	81	58	508	90	49	558	99	39	608	108	30
359	63	95	409	72	85	459	81	76	509	90	67	559	99	57	609	108	48
360	64	12	410	73	03	460	81	94	510	90	84	560	99	75	610	108	56
361	64	30	411	73	21	461	82	12	511	91	02	561	99	93	611	108	83
362	64	48	412	73	39	462	82	29	512	91	20	562	100	11	612	109	01
363	64	66	413	73	57	463	82	47	513	91	38	563	100	28	613	109	19
364	64	84	414	73	74	464	82	65	514	91	56	564	100	46	614	109	37
365	65	02	415	73	92	465	82	83	515	91	73	565	100	64	615	109	55
366	65	19	416	74	10	466	83	01	516	91	91	566	100	82	616	109	72
367	65	37	417	74	28	467	83	18	517	92	09	567	101	00	617	109	90
368	65	55	418	74	46	468	83	36	518	92	27	568	101	17	618	110	08
369	65	73	419	74	63	469	83	54	519	92	45	569	101	35	619	110	26
370	65	91	420	74	81	470	83	72	520	92	62	570	101	53	620	110	44
371	66	08	421	74	99	471	83	90	521	92	80	571	101	71	621	110	62
372	66	26	422	75	17	472	84	07	522	92	98	572	101	89	622	110	79
373	66	44	423	75	35	473	84	25	523	93	16	573	102	07	623	110	97
374	66	62	424	75	52	474	84	43	524	93	34	574	102	24	624	111	15
375	66	80	425	75	70	475	84	61	525	93	52	575	102	42	625	111	33
376	66	97	426	75	88	476	84	79	526	93	69	576	102	60	626	111	51
377	67	15	427	76	06	477	84	97	527	93	87	577	102	78	627	111	68
378	67	33	428	76	24	478	85	14	528	94	05	578	102	96	628	111	86
379	67	51	429	76	42	479	85	32	529	94	23	579	103	13	629	112	04
380	67	69	430	76	59	480	85	50	530	94	41	580	103	31	630	112	22
381	67	87	431	76	77	481	85	68	531	94	58	581	103	49	631	112	40
382	68	04	432	76	95	482	85	86	532	94	76	582	103	67	632	112	57
383	68	22	433	77	13	483	86	03	533	94	94	583	103	85	633	112	75
384	68	40	434	77	31	484	86	21	534	95	12	584	104	02	634	112	93
385	68	58	435	77	48	485	86	39	535	95	30	585	104	20	635	113	11
386	68	76	436	77	66	486	86	57	536	95	47	586	104	38	636	113	29
387	68	93	437	77	84	487	86	75	537	95	65	587	104	56	637	113	47
388	69	11	438	78	02	488	86	92	538	95	83	588	104	74	638	113	64
389	69	29	439	78	20	489	87	10	539	96	01	589	104	92	639	113	82
390	69	47	440	78	37	490	87	28	540	96	19	590	105	09	640	114	00
391	69	65	441	78	55	491	87	46	541	96	37	591	105	27	641	114	18
392	69	82	442	78	73	492	87	64	542	96	54	592	105	45	642	114	36
393	70	00	443	78	91	493	87	82	543	96	72	593	105	63	643	114	53
394	70	18	444	79	09	494	87	99	544	96	90	594	105	81	644	114	71
395	70	36	445	79	27	495	88	17	545	97	08	595	105	98	645	114	89
396	70	54	446	79	44	496	88	35	546	97	26	596	106	16	646	115	07
397	70	72	447	79	62	497	88	53	547	97	43	597	106	34	647	115	25
398	70	89	448	79	80	498	88	71	548	97	61	598	106	52	648	115	42
399	71	07	449	79	98	499	88	88	549	97	79	599	106	70	649	115	60

COTTON SELLER'S TABLE FROM 350 TO 177c

649 LBS AT 17c

350	\$62	56	400	\$71	50	450	\$80	44	500	\$89	37	550	\$98	31	600	\$107	25
351	62	74	401	71	68	451	80	62	501	89	55	551	98	49	601	107	43
352	62	92	402	71	86	452	80	79	502	89	73	552	98	67	602	107	61
353	63	10	403	72	04	453	80	97	503	89	91	553	98	85	603	107	79
354	63	28	404	72	21	454	81	15	504	90	09	554	99	03	604	107	96
355	63	46	405	72	39	455	81	33	505	90	27	555	99	21	605	108	14
356	63	63	406	72	57	456	81	51	506	90	45	556	99	38	606	108	32
357	63	81	407	72	75	457	81	69	507	90	63	557	99	56	607	108	50
358	63	99	408	72	93	458	81	87	508	90	80	558	99	74	608	108	68
359	64	17	409	73	11	459	82	05	509	90	98	559	99	92	609	108	86
360	64	35	410	73	29	460	82	22	510	91	16	560	100	10	610	109	04
361	64	53	411	73	47	461	82	40	511	91	34	561	100	28	611	109	22
362	64	71	412	73	64	462	82	58	512	91	52	562	100	46	612	109	39
363	64	89	413	73	82	463	82	76	513	91	70	563	100	64	613	109	57
364	65	06	414	74	00	464	82	94	514	91	88	564	100	81	614	109	75
365	65	24	415	74	18	465	83	12	515	92	06	565	100	99	615	109	93
366	65	42	416	74	36	466	83	30	516	92	23	566	101	17	616	110	11
367	65	60	417	74	54	467	83	48	517	92	41	567	101	35	617	110	29
368	65	78	418	74	72	468	83	65	518	92	59	568	101	53	618	110	47
369	65	96	419	74	90	469	83	83	519	92	77	569	101	71	619	110	65
370	66	14	420	75	07	470	84	01	520	92	95	570	101	89	620	110	82
371	66	32	421	75	25	471	84	19	521	93	13	571	102	07	621	111	00
372	66	49	422	75	43	472	84	37	522	93	31	572	102	24	622	111	18
373	66	67	423	75	61	473	84	55	523	93	49	573	102	42	623	111	36
374	66	85	424	75	79	474	84	73	524	93	66	574	102	60	624	111	54
375	67	03	425	75	97	475	84	91	525	93	84	575	102	78	625	111	72
376	67	21	426	76	15	476	85	08	526	94	02	576	102	96	626	111	90
377	67	39	427	76	33	477	85	26	527	94	20	577	103	14	627	112	08
378	67	57	428	76	50	478	85	44	528	94	38	578	103	32	628	112	25
379	67	75	429	76	68	479	85	62	529	94	56	579	103	50	629	112	43
380	67	92	430	76	86	480	85	80	530	94	74	580	103	67	630	112	61
381	68	10	431	77	04	481	85	98	531	94	92	581	103	85	631	112	79
382	68	28	432	77	22	482	86	16	532	95	09	582	104	03	632	112	97
383	68	46	433	77	40	483	86	34	533	95	27	583	104	21	633	113	15
384	68	64	434	77	58	484	86	51	534	95	45	584	104	39	634	113	33
385	68	82	435	77	76	485	86	69	535	95	63	585	104	57	635	113	51
386	69	00	436	77	93	486	86	87	536	95	81	586	104	75	636	113	68
387	69	18	437	78	11	487	87	05	537	95	99	587	104	93	637	113	86
388	69	35	438	78	29	488	87	23	538	96	17	588	105	10	638	114	04
389	69	53	439	78	47	489	87	41	539	96	35	589	105	28	639	114	22
390	69	71	440	78	65	490	87	59	540	96	52	590	105	46	640	114	40
391	69	89	441	78	83	491	87	77	541	96	70	591	105	64	641	114	58
392	70	07	442	79	01	492	87	94	542	96	88	592	105	82	642	114	76
393	70	25	443	79	19	493	88	12	543	97	06	593	106	00	643	114	94
394	70	43	444	79	36	494	88	30	544	97	24	594	106	18	644	115	11
395	70	61	445	79	54	495	88	48	545	97	42	595	106	36	645	115	29
396	70	78	446	79	72	496	88	66	546	97	60	596	106	53	646	115	47
397	70	96	447	79	90	497	88	84	547	97	78	597	106	71	647	115	65
398	71	14	448	80	08	498	89	02	548	97	95	598	106	89	648	115	83
399	71	32	449	80	26	499	89	20	549	98	13	599	107	07	649	116	01

COTTON SELLER'S TABLE

FROM 350 TO
649 LBS AT

17¹⁵/₁₆¢

350	62	78	400	\$71	75	450	\$80	72	500	\$89	69	550	\$98	66	600	\$107	62
351	62	96	401	71	93	451	80	90	501	89	87	551	98	84	601	107	80
352	63	14	402	72	11	452	81	08	502	90	05	552	99	01	602	107	98
353	63	32	403	72	29	453	81	26	503	90	23	553	99	19	603	108	16
354	63	50	404	72	47	454	81	44	504	90	40	554	99	37	604	108	34
355	63	68	405	72	65	455	81	62	505	90	58	555	99	55	605	108	52
356	63	86	406	72	83	456	81	79	506	90	76	556	99	73	606	108	70
357	64	04	407	73	01	457	81	97	507	90	94	557	99	91	607	108	88
358	64	22	408	73	18	458	82	15	508	91	12	558	100	09	608	109	06
359	64	40	409	73	36	459	82	33	509	91	30	559	100	27	609	109	24
360	64	57	410	73	54	460	82	51	510	91	48	560	100	45	610	109	42
361	64	75	411	73	72	461	82	69	511	91	66	561	100	63	611	109	60
362	64	93	412	73	90	462	82	87	512	91	84	562	100	81	612	109	78
363	65	11	413	74	08	463	83	05	513	92	02	563	100	99	613	109	96
364	65	29	414	74	26	464	83	23	514	92	20	564	101	17	614	110	14
365	65	47	415	74	44	465	83	41	515	92	38	565	101	35	615	110	32
366	65	65	416	74	62	466	83	59	516	92	56	566	101	53	616	110	49
367	65	83	417	74	80	467	83	77	517	92	74	567	101	71	617	110	67
368	66	01	418	74	98	468	83	95	518	92	92	568	101	88	618	110	85
369	66	19	419	75	16	469	84	13	519	93	10	569	102	06	619	111	03
370	66	37	420	75	34	470	84	31	520	93	27	570	102	24	620	111	21
371	66	55	421	75	52	471	84	49	521	93	45	571	102	42	621	111	39
372	66	73	422	75	70	472	84	66	522	93	63	572	102	60	622	111	57
373	66	91	423	75	88	473	84	84	523	93	81	573	102	78	623	111	75
374	67	09	424	76	05	474	85	02	524	93	99	574	102	96	624	111	93
375	67	27	425	76	23	475	85	20	525	94	17	575	103	14	625	112	11
376	67	44	426	76	41	476	85	38	526	94	35	576	103	32	626	112	29
377	67	62	427	76	59	477	85	56	527	94	53	577	103	50	627	112	47
378	67	80	428	76	77	478	85	74	528	94	71	578	103	68	628	112	65
379	67	98	429	76	95	479	85	92	529	94	89	579	103	86	629	112	83
380	68	16	430	77	13	480	86	10	530	95	07	580	104	04	630	113	01
381	68	34	431	77	31	481	86	28	531	95	25	581	104	22	631	113	19
382	68	52	432	77	49	482	86	46	532	95	43	582	104	40	632	113	36
383	68	70	433	77	67	483	86	64	533	95	61	583	104	58	633	113	54
384	68	88	434	77	85	484	86	82	534	95	79	584	104	75	634	113	72
385	69	06	435	78	03	485	87	00	535	95	97	585	104	93	635	113	90
386	69	24	436	78	21	486	87	18	536	96	14	586	105	11	636	114	08
387	69	42	437	78	39	487	87	36	537	96	32	587	105	29	637	114	26
388	69	60	438	78	57	488	87	53	538	96	50	588	105	47	638	114	44
389	69	78	439	78	75	489	87	71	539	96	68	589	105	65	639	114	62
390	69	96	440	78	92	490	87	89	540	96	86	590	105	83	640	114	80
391	70	14	441	79	10	491	88	07	541	97	04	591	106	01	641	114	98
392	70	31	442	79	28	492	88	25	542	97	22	592	106	19	642	115	16
393	70	49	443	79	46	493	88	43	543	97	40	593	106	40	643	115	34
394	70	67	444	79	64	494	88	61	544	97	58	594	106	55	644	115	52
395	70	85	445	79	82	495	88	79	545	97	76	595	106	73	645	115	70
396	71	03	446	80	00	496	88	97	546	97	94	596	106	91	646	115	88
397	71	21	447	80	18	497	89	15	547	98	12	597	107	09	647	116	06
398	71	39	448	80	36	498	89	33	548	98	30	598	107	27	648	116	23
399	71	57	449	80	54	499	89	51	549	98	48	599	107	45	649	116	41

COTTON SELLER'S TABLE FROM 350 TO 18c

649 LBS AT

350	63	00	400	72	00	450	81	00	500	90	00	550	99	00	600	108	00
351	63	18	401	72	18	451	81	18	501	90	18	551	99	18	601	108	18
352	63	36	402	72	36	452	81	36	502	90	36	552	99	36	602	108	36
353	63	54	403	72	54	453	81	54	503	90	54	553	99	54	603	108	54
354	63	72	404	72	72	454	81	72	504	90	72	554	99	72	604	108	72
355	63	90	405	72	90	455	81	90	505	90	90	555	99	90	605	108	90
356	64	08	406	73	08	456	82	08	506	91	08	556	100	08	606	109	08
357	64	26	407	73	26	457	82	26	507	91	26	557	100	26	607	109	26
358	64	44	408	73	44	458	82	44	508	91	44	558	100	44	608	109	44
359	64	62	409	73	62	459	82	62	509	91	62	559	100	62	609	109	62
360	64	80	410	73	80	460	82	80	510	91	80	560	100	80	610	109	80
361	64	98	411	73	98	461	82	98	511	91	98	561	100	98	611	109	98
362	65	15	412	74	16	462	83	16	512	92	16	562	101	16	612	110	16
363	65	34	413	74	34	463	83	34	513	92	34	563	101	34	613	110	34
364	65	52	414	74	52	464	83	52	514	92	52	564	101	52	614	110	52
365	65	70	415	74	70	465	83	70	515	91	70	565	101	70	615	110	70
366	65	88	416	74	88	466	83	88	516	92	88	566	101	88	616	110	88
367	66	06	417	75	06	467	84	06	517	93	06	567	102	06	617	111	06
368	66	24	418	75	24	468	84	24	518	93	24	568	102	24	618	111	24
369	66	42	419	75	42	469	84	42	519	93	42	569	102	42	619	111	42
370	66	60	420	75	60	470	84	60	520	93	60	570	102	60	620	111	60
371	66	78	421	75	78	471	84	78	521	93	78	571	102	78	621	111	78
372	66	96	422	75	96	472	84	96	522	93	96	572	102	96	622	111	96
373	67	14	423	76	14	473	85	14	523	94	14	573	103	14	623	112	14
374	67	32	424	76	32	474	85	32	524	94	32	574	103	32	624	112	32
375	67	50	425	76	50	475	85	50	525	94	50	575	103	50	625	112	50
376	67	68	426	76	68	476	85	68	526	94	68	576	103	68	626	112	68
377	67	86	427	76	86	477	85	86	527	94	86	577	103	86	627	112	86
378	68	04	428	77	04	478	86	04	528	95	04	578	104	04	628	113	04
379	68	22	429	77	22	479	86	22	529	95	22	579	104	22	629	113	22
380	68	40	430	77	40	480	86	40	530	95	40	580	104	40	630	113	40
381	68	58	431	77	58	481	86	58	531	95	58	581	104	58	631	113	58
382	68	76	432	77	76	482	86	76	532	95	76	582	104	76	632	113	76
383	68	94	433	77	94	483	86	94	533	95	94	583	104	94	633	113	94
384	69	12	434	78	12	484	87	12	534	96	12	584	105	12	634	114	12
385	69	30	435	78	30	485	87	30	535	96	30	585	105	30	635	114	30
386	69	48	436	78	48	486	87	48	536	96	48	586	105	48	636	114	48
387	69	66	437	78	66	487	87	66	537	96	66	587	105	66	637	114	66
388	69	84	438	78	84	488	87	84	538	96	84	588	105	84	638	114	84
389	70	02	439	79	02	489	88	02	539	97	02	589	106	02	639	115	02
390	70	20	440	79	20	490	88	20	540	97	20	590	106	20	640	115	20
391	70	38	441	79	38	491	88	38	541	97	38	591	106	38	641	115	38
392	70	56	442	79	56	492	88	56	542	97	56	592	106	56	642	115	56
393	70	74	443	79	74	493	88	74	543	97	74	593	106	74	643	115	74
394	70	92	444	79	92	494	88	92	544	97	92	594	106	92	644	115	92
395	71	10	445	80	10	495	89	10	545	98	10	595	107	10	645	116	10
396	71	28	446	80	28	496	89	28	546	98	28	596	107	28	646	116	28
397	71	46	447	80	46	497	89	46	547	98	46	597	107	46	647	116	46
398	71	64	448	80	64	498	89	64	548	98	64	598	107	64	648	116	64
399	71	82	449	80	82	499	89	82	549	98	82	599	107	82	649	116	82

COTTON PICKERS' TABLE

The first column gives the number of pounds and the top of each column the price per 100 pounds.

Pounds	50 Cents	55 Cents	60 Cents	65 Cents	70 Cents	75 Cents	Pounds	50 Cents	55 Cents	60 Cents	65 Cents	70 Cents	75 Cents
5	03	03	03	04	04	04	205	1 03	1 13	1 23	1 34	1 44	1 54
10	05	06	06	07	07	08	210	1 05	1 16	1 26	1 37	1 47	1 58
15	08	08	09	10	11	11	215	1 08	1 18	1 29	1 40	1 51	1 61
20	10	11	12	13	14	15	220	1 10	1 21	1 32	1 43	1 54	1 65
25	13	14	15	16	18	19	225	1 13	1 24	1 35	1 46	1 58	1 69
30	15	17	18	20	21	23	230	1 15	1 27	1 38	1 50	1 62	1 72
35	18	19	21	23	25	26	235	1 18	1 29	1 41	1 53	1 65	1 76
40	20	22	24	26	28	30	240	1 20	1 32	1 44	1 56	1 68	1 80
45	23	25	27	29	32	34	245	1 23	1 35	1 47	1 59	1 72	1 84
50	25	28	30	33	35	38	250	1 25	1 38	1 50	1 63	1 75	1 88
55	28	30	33	36	39	41	255	1 28	1 40	1 53	1 66	1 79	1 91
60	30	33	36	39	42	45	260	1 30	1 43	1 56	1 69	1 82	1 95
65	33	36	39	42	46	49	265	1 33	1 46	1 59	1 72	1 86	1 99
70	35	39	42	46	49	53	270	1 35	1 49	1 62	1 76	1 89	2 03
75	38	41	45	49	53	56	245	1 38	1 51	1 65	1 79	1 93	2 06
80	40	44	48	52	56	60	280	1 40	1 55	1 68	1 82	1 96	2 10
85	43	47	51	55	60	64	285	1 43	1 57	1 71	1 85	2 00	2 14
90	45	50	54	59	63	68	290	1 45	1 60	1 74	1 89	2 03	2 18
95	48	52	57	62	67	71	295	1 48	1 62	1 77	1 92	2 07	2 21
100	50	55	60	65	70	75	300	1 50	1 65	1 80	1 95	2 10	2 26
105	53	58	63	68	74	79	305	1 53	1 68	1 83	1 98	2 14	2 29
110	55	61	66	72	77	83	310	1 55	1 71	1 86	2 02	2 17	2 33
115	58	63	69	75	81	86	315	1 58	1 73	1 89	2 05	2 21	2 36
120	60	66	72	78	84	90	320	1 60	1 76	1 92	2 08	2 24	2 40
125	63	69	75	81	88	94	325	1 63	1 79	1 95	2 11	2 28	2 44
130	65	72	78	85	91	98	330	1 65	1 82	1 98	2 15	2 31	2 48
135	68	74	81	88	95	1 01	335	1 68	1 84	2 01	2 18	2 35	2 51
140	70	77	84	91	98	1 05	340	1 70	1 87	2 04	2 21	2 38	2 55
145	73	80	87	94	1 02	1 09	345	1 73	1 90	2 07	2 25	2 42	2 59
150	75	83	90	98	1 05	1 13	350	1 75	1 93	2 10	2 28	2 45	2 63
155	78	85	93	1 01	1 09	1 16	355	1 78	1 95	2 13	2 31	2 49	2 66
160	80	88	96	1 04	1 12	1 20	360	1 80	1 98	2 16	2 34	2 52	2 70
165	83	91	99	1 07	1 16	1 24	365	1 83	2 01	2 19	2 37	2 56	2 74
170	85	94	1 02	1 10	1 19	1 28	370	1 85	2 04	2 22	2 40	2 59	2 78
175	88	96	1 05	1 14	1 23	1 31	375	1 88	2 06	2 25	2 44	2 63	2 81
180	90	99	1 08	1 17	1 26	1 35	380	1 90	2 09	2 28	2 47	2 66	2 85
185	93	1 02	1 11	1 20	1 30	1 39	385	1 93	2 12	2 31	2 50	2 70	2 89
190	95	1 05	1 14	1 24	1 33	1 43	390	1 95	2 15	2 34	2 54	2 73	2 93
195	98	1 07	1 17	1 27	1 37	1 46	395	1 98	2 17	2 37	2 57	2 77	2 96
200	1 00	1 10	1 20	1 30	1 40	1 50	400	2 00	2 20	2 40	2 60	2 80	3 00

COTTON PICKERS' TABLE

The first column gives the number of pounds and the top of each column the price per 100 pounds.

Pounds	50 Cents	55 Cents	60 Cents	65 Cents	70 Cents	75 Cents	Pounds	50 Cents	55 Cents	60 Cents	65 Cents	70 Cents	75 Cents
405	2 03	2 23	2 43	2 64	2 84	3 04	605	3 03	3 33	3 63	3 94	4 24	4 54
410	2 05	2 26	2 46	2 67	2 87	3 08	610	3 05	3 36	3 66	3 97	4 27	4 58
415	2 08	2 28	2 49	2 70	2 91	3 11	615	3 08	3 38	3 69	4 00	4 31	4 61
420	2 10	2 31	2 52	2 73	2 94	3 15	620	3 10	3 41	3 72	4 03	4 34	4 65
425	2 13	2 34	2 55	2 76	2 98	3 19	625	3 13	3 44	3 75	4 06	4 38	4 69
430	2 15	2 37	2 58	2 80	3 01	3 23	630	3 15	3 47	3 78	4 10	4 41	4 73
435	2 18	2 39	2 61	2 83	3 05	3 26	635	3 18	3 49	3 81	4 13	4 45	4 76
440	2 20	2 42	2 64	2 86	3 08	3 30	640	3 20	3 52	3 84	4 16	4 48	4 80
445	2 23	2 45	2 67	2 89	3 12	3 34	645	3 23	3 55	3 87	4 19	4 52	4 84
450	2 25	2 48	2 70	2 93	3 15	3 38	650	3 25	3 58	3 90	4 23	4 55	4 88
455	2 28	2 50	2 73	2 96	3 19	3 41	655	3 28	3 60	3 93	4 26	4 59	4 91
460	2 30	2 53	2 76	2 99	3 22	3 45	660	3 30	3 63	3 96	4 29	4 62	4 95
465	2 33	2 56	2 79	3 02	3 26	3 49	665	3 33	3 66	3 99	4 32	4 66	4 99
470	2 35	2 59	2 82	3 06	3 29	3 53	670	3 35	3 69	4 02	4 36	4 69	5 03
475	2 38	2 61	2 85	3 09	3 32	3 56	675	3 38	3 71	4 05	4 39	4 73	5 06
480	2 40	2 64	2 88	3 12	3 36	3 60	680	3 40	3 74	4 08	4 42	4 76	5 10
485	2 43	2 67	2 91	3 15	3 40	3 64	685	3 43	3 77	4 11	4 45	4 80	5 14
490	2 45	2 70	2 94	3 19	3 43	3 68	690	3 45	3 80	4 14	4 49	4 83	5 18
495	2 48	2 72	2 97	3 22	3 47	3 71	695	3 48	3 82	4 17	4 52	4 87	5 21
500	2 50	2 75	3 00	3 25	3 50	3 75	700	3 50	3 85	4 20	4 55	4 90	5 25
505	2 53	2 78	3 03	3 28	3 54	3 79	705	3 53	3 88	4 23	4 58	4 94	5 29
510	2 55	2 81	3 06	3 32	3 57	3 83	710	3 55	3 91	4 26	4 62	4 97	5 33
515	2 58	2 83	3 09	3 35	3 61	3 86	715	3 58	3 93	4 29	4 65	5 01	5 36
520	2 60	2 86	3 12	3 38	3 64	3 90	720	3 60	3 96	4 32	4 68	5 04	5 40
525	2 63	2 89	3 15	3 41	3 68	3 94	725	3 63	3 99	4 35	4 71	5 08	5 44
530	2 65	2 92	3 18	3 45	3 71	3 98	730	3 65	4 02	4 38	4 75	5 11	5 48
535	2 68	2 94	3 21	3 48	3 75	4 01	735	3 68	4 04	4 41	4 78	5 15	5 51
540	2 70	2 97	3 24	3 51	3 78	4 05	740	3 70	4 07	4 44	4 81	5 18	5 55
545	2 73	3 00	3 27	3 54	3 82	4 09	745	3 73	4 10	4 47	4 84	5 22	5 59
550	2 75	3 03	3 30	3 58	3 85	4 13	750	3 75	4 13	4 50	4 88	5 25	5 63
555	2 78	3 05	3 33	3 61	3 89	4 16	755	3 78	4 15	4 53	4 91	5 29	5 66
560	2 80	3 08	3 36	3 64	3 92	4 20	760	3 80	4 18	4 56	4 94	5 32	5 70
565	2 83	3 11	3 39	3 67	3 96	4 24	765	3 83	4 21	4 59	4 97	5 36	5 74
570	2 85	3 14	3 42	3 70	3 99	4 28	770	3 85	4 24	4 62	5 00	5 39	5 78
575	2 88	3 16	3 45	3 74	4 03	4 31	775	3 88	4 26	4 65	5 04	5 43	5 81
580	2 90	3 19	3 48	3 77	4 06	4 35	780	3 90	4 29	4 68	5 07	5 46	5 85
585	2 93	3 22	3 51	3 80	4 10	4 39	785	3 93	4 32	4 71	5 10	5 50	5 89
590	2 95	3 25	3 54	3 84	4 13	4 43	790	3 95	4 35	4 74	5 14	5 53	5 93
595	2 98	3 27	3 57	3 87	4 17	4 46	795	3 98	4 37	4 77	5 17	5 57	5 96
600	3 00	3 30	3 60	3 90	4 20	4 50	800	4 00	4 40	4 80	5 20	5 60	6 00

COTTON PICKERS' TABLE

The first column gives the number of pounds and the top of each column the price per 100 pounds.

Pounds	50 Cents	55 Cents	60 Cents	65 Cents	70 Cents	75 Cents	Pounds	50 Cents	55 Cents	60 Cents	65 Cents	70 Cents	75 Cents
805	4 03	4 43	4 83	5 24	5 64	6 04	1005	5 03	5 53	6 03	6 54	7 04	7 54
810	4 05	4 46	4 86	5 27	5 67	6 08	1010	5 05	5 56	6 06	6 57	7 07	7 58
815	4 08	4 48	4 89	5 30	5 71	6 11	1015	5 08	5 58	6 09	6 60	7 11	7 61
820	4 10	4 51	4 91	5 33	5 74	6 15	1020	5 10	5 61	6 12	6 63	7 14	7 65
825	4 13	4 54	4 95	5 36	5 78	6 19	1025	5 13	5 64	6 15	6 66	7 18	7 69
830	4 15	4 57	4 98	5 40	5 81	6 23	1030	5 15	5 67	6 18	6 70	7 21	7 73
835	4 18	4 59	5 01	5 43	5 85	6 26	1035	5 18	5 69	6 21	6 73	7 25	7 76
840	4 20	4 62	5 04	5 46	5 88	6 30	1040	5 20	5 72	6 24	6 76	7 28	7 80
845	4 23	4 65	5 07	5 49	5 92	6 34	1045	5 23	5 75	6 27	6 80	7 32	7 84
850	4 25	4 68	5 10	5 53	5 95	6 38	1050	5 25	5 78	6 30	6 83	7 35	7 88
855	4 28	4 70	5 13	5 56	5 99	6 41	1055	5 28	5 80	6 33	6 86	7 39	7 91
860	4 30	4 73	5 16	5 59	6 02	6 45	1060	5 30	5 83	6 36	6 89	7 42	7 95
865	4 33	4 76	5 19	5 62	6 06	6 49	1065	5 33	5 86	6 39	6 92	7 46	7 99
870	4 35	4 79	5 22	5 66	6 09	6 53	1070	5 35	5 89	6 42	6 96	7 49	8 03
875	4 38	4 81	5 25	5 69	6 13	6 56	1075	5 38	5 91	6 45	6 99	7 53	8 06
880	4 40	4 83	5 28	5 72	6 16	6 60	1080	5 40	5 94	6 48	7 02	7 56	8 10
885	4 43	4 87	5 31	5 77	6 20	6 64	1085	5 43	5 97	6 51	7 05	7 60	8 14
890	4 45	4 90	5 34	5 79	6 23	6 68	1090	5 45	6 00	6 54	7 09	7 63	8 18
895	4 48	4 92	5 37	5 82	6 27	6 71	1095	5 48	6 02	6 57	7 12	7 67	8 21
900	4 50	4 95	5 40	5 85	6 30	6 75	1100	5 50	6 05	6 60	7 15	7 70	8 25
905	4 53	4 98	5 43	5 88	6 34	6 79	1105	5 53	6 08	6 63	7 18	7 74	8 29
910	4 55	5 01	5 46	5 92	6 37	6 83	1110	5 55	6 11	6 66	7 22	7 77	8 33
915	4 58	5 03	5 49	5 95	6 41	6 86	1115	5 58	6 13	6 69	7 25	7 81	8 36
920	4 60	5 06	5 52	5 98	6 44	6 90	1120	5 60	6 16	6 72	7 28	7 84	8 40
925	4 63	5 09	5 55	6 01	6 48	6 94	1125	5 63	6 19	6 75	7 31	7 88	8 44
930	4 65	5 12	5 58	6 05	6 51	6 98	1130	5 65	6 22	6 78	7 35	7 91	8 48
935	4 68	5 14	5 61	6 08	6 55	7 01	1135	5 68	6 24	6 81	7 38	7 95	8 51
940	4 70	5 17	5 64	6 11	6 58	7 05	1140	5 70	6 27	6 84	7 41	7 98	8 55
945	4 73	5 20	5 67	6 14	6 62	7 09	1145	5 73	6 30	6 87	7 44	8 02	8 59
950	4 75	5 23	5 70	6 18	6 65	7 13	1150	5 75	6 33	6 90	7 48	8 05	8 63
955	4 78	5 25	5 73	6 21	6 69	7 16	1155	5 78	6 35	6 93	7 51	8 09	8 66
960	4 80	5 28	5 76	6 24	6 72	7 20	1160	5 80	6 38	6 96	7 54	8 12	8 70
965	4 83	5 31	5 79	6 27	6 76	7 24	1165	5 83	6 41	6 99	7 57	8 16	8 74
970	4 85	5 34	5 82	6 30	6 79	7 28	1170	5 85	6 44	7 02	7 60	8 19	8 78
975	4 88	5 36	5 85	6 34	6 83	7 31	1175	5 88	6 46	7 05	7 64	8 23	8 81
980	4 90	5 39	5 88	6 37	6 86	7 35	1180	5 90	6 49	7 08	7 67	8 26	8 85
985	4 93	5 42	5 91	6 40	6 90	7 39	1185	5 93	6 52	7 11	7 70	8 30	8 89
990	4 95	5 45	5 94	6 44	6 93	7 43	1190	5 95	6 55	7 14	7 74	8 33	8 93
995	4 98	5 47	5 97	6 47	6 97	7 46	1195	5 98	6 57	7 17	7 77	8 37	8 96
1000	5 00	5 50	6 00	6 50	7 00	7 50	1200	6 00	6 60	7 20	7 80	8 40	9 00

COTTON PICKERS' TABLE

The first column gives the number of pounds and the top of each column the price per 100 pounds.

Pounds	50 Cents	55 Cents	60 Cents	65 Cents	70 Cents	75 Cents	Pounds	50 Cents	55 Cents	60 Cents	65 Cents	70 Cents	75 Cents
1205	6 03	6 63	7 23	7 84	8 44	9 04	1405	7 03	7 73	8 43	9 14	9 84	10 54
1210	6 05	6 66	7 26	7 87	8 47	9 08	1410	7 05	7 76	8 46	9 17	9 87	10 58
1215	6 08	6 68	7 29	7 90	8 51	9 11	1415	7 08	7 78	8 49	9 20	9 91	10 61
1220	6 10	6 71	7 32	7 93	8 54	9 15	1420	7 10	7 81	8 52	9 23	9 94	10 65
1225	6 13	6 74	7 35	7 96	8 58	9 19	1425	7 13	7 84	8 55	9 26	9 98	10 69
1230	6 15	6 77	7 38	8 00	8 61	9 23	1430	7 15	7 87	8 58	9 30	10 01	10 73
1235	6 18	6 79	7 41	8 03	8 65	9 26	1435	7 18	7 89	8 61	9 33	10 05	10 76
1240	6 20	6 82	7 44	8 06	8 68	9 30	1440	7 20	7 91	8 64	9 36	10 08	10 80
1245	6 23	6 85	7 47	8 09	8 72	9 34	1445	7 23	7 95	8 67	9 39	10 12	10 84
1250	6 25	6 88	7 50	8 13	8 75	9 38	1450	7 25	7 98	8 70	9 43	10 15	10 88
1255	6 28	6 90	7 53	8 16	8 79	9 41	1455	7 28	8 00	8 73	9 46	10 19	10 91
1260	6 30	6 93	7 56	8 19	8 82	9 45	1460	7 30	8 03	8 76	9 49	10 22	10 95
1265	6 33	6 96	7 59	8 22	8 86	9 49	1465	7 33	8 06	8 79	9 52	10 26	10 99
1270	6 35	6 99	7 62	8 26	8 89	9 53	1470	7 35	8 09	8 82	9 56	10 29	11 03
1275	6 38	7 01	7 65	8 29	8 93	9 56	1475	7 38	8 11	8 85	9 59	10 33	11 06
1280	6 40	7 04	7 68	8 32	8 96	9 60	1480	7 40	8 14	8 88	9 62	10 36	11 10
1285	6 43	7 07	7 71	8 35	9 00	9 64	1485	7 43	8 17	8 91	9 65	10 40	11 14
1290	6 45	7 10	7 74	8 39	9 03	9 68	1490	7 45	8 20	8 94	9 69	10 43	11 18
1295	6 48	7 12	7 77	8 42	9 07	9 71	1495	7 48	8 22	8 97	9 72	10 47	11 21
1300	6 50	7 15	7 80	8 45	9 10	9 75	1500	7 50	8 25	9 00	9 75	10 50	11 25
1305	6 53	7 18	7 83	8 48	9 14	9 79	1505	7 53	8 28	9 03	9 78	10 54	11 29
1310	6 55	7 21	7 86	8 52	9 17	9 83	1510	7 55	8 31	9 06	9 82	10 57	11 33
1315	6 58	7 23	7 89	8 55	9 21	9 86	1515	7 58	8 33	9 09	9 85	10 61	11 36
1320	6 60	7 26	7 92	8 58	9 24	9 90	1520	7 60	8 36	9 12	9 88	10 64	11 40
1325	6 63	7 29	7 95	8 61	9 28	9 94	1525	7 63	8 39	9 15	9 91	10 68	11 44
1330	6 65	7 32	7 98	8 65	9 31	9 98	1530	7 65	8 42	9 18	9 95	10 71	11 48
1335	6 68	7 34	8 01	8 68	9 35	10 01	1535	7 68	8 44	9 21	9 98	10 75	11 51
1340	6 70	7 37	8 04	8 71	9 38	10 05	1540	7 70	8 47	9 24	10 01	10 78	11 55
1345	6 73	7 40	8 07	8 74	9 42	10 09	1545	7 73	8 50	9 27	10 04	10 82	11 59
1350	6 75	7 43	8 10	8 78	9 45	10 13	1550	7 75	8 53	9 30	10 08	10 85	11 63
1355	6 78	7 45	8 13	8 81	9 49	10 16	1555	7 78	8 55	9 33	10 11	10 89	11 66
1360	6 80	7 48	8 16	8 84	9 52	10 20	1560	7 80	8 58	9 36	10 14	10 92	11 70
1365	6 83	7 51	8 19	8 87	9 56	10 24	1565	7 83	8 61	9 39	10 17	10 96	11 74
1370	6 85	7 54	8 22	8 90	9 59	10 28	1570	7 85	8 64	9 42	10 20	10 99	11 78
1375	6 88	7 56	8 25	8 94	9 63	10 31	1575	7 88	8 66	9 45	10 24	11 03	11 81
1380	6 90	7 59	8 28	8 97	9 66	10 35	1580	7 90	8 69	9 48	10 27	11 06	11 85
1385	6 93	7 62	8 31	9 00	9 70	10 39	1585	7 93	8 72	9 51	10 30	11 10	11 89
1390	6 95	7 65	8 34	9 04	9 73	10 43	1590	7 95	8 75	9 54	10 34	11 13	11 93
1395	6 98	7 67	8 37	9 07	9 77	10 46	1595	7 98	8 77	9 57	10 37	11 17	11 96
1400	7 00	7 70	8 40	9 10	9 80	10 50	1600	8 00	8 80	9 60	10 40	11 20	12 00

COTTON PICKERS' TABLE PRICE PER 100 LBS.

Lbs.	80c	85c	90c	95c	\$1 00	\$1 05	\$1 10	\$1 15	\$1 20
3	02	03	03	03	03	03	03	03	04
4	03	03	04	04	04	04	04	05	05
5	04	04	05	05	05	05	06	06	06
6	05	05	05	06	06	06	07	07	07
7	06	06	06	07	07	07	08	08	08
8	06	07	07	08	08	08	09	09	10
9	07	08	08	09	09	09	10	10	11
10	08	09	09	10	10	11	11	12	12
20	16	17	18	19	20	21	22	23	24
30	24	26	27	29	30	32	33	35	36
40	32	34	36	38	40	42	44	46	48
50	40	43	45	48	50	53	55	58	60
60	48	51	54	57	60	63	66	69	72
70	56	60	63	67	70	74	77	81	84
80	64	68	72	76	80	84	88	92	96
90	72	77	81	86	90	95	99	1 04	1 08
100	80	85	90	95	1 00	1 05	1 10	1 15	1 20
110	88	94	99	1 05	1 10	1 16	1 21	1 27	1 32
120	96	1 02	1 08	1 14	1 20	1 26	1 32	1 38	1 44
130	1 04	1 11	1 17	1 24	1 30	1 37	1 43	1 50	1 56
140	1 12	1 18	1 26	1 33	1 40	1 47	1 54	1 61	1 68
150	1 20	1 28	1 35	1 43	1 50	1 58	1 65	1 73	1 80
160	1 28	1 36	1 44	1 52	1 60	1 68	1 76	1 84	1 92
170	1 36	1 45	1 53	1 62	1 70	1 79	1 87	1 96	2 04
180	1 44	1 53	1 62	1 71	1 80	1 89	1 98	2 07	2 16
190	1 52	1 62	1 71	1 81	1 90	2 00	2 09	2 19	2 28
200	1 60	1 70	1 80	1 90	2 00	2 10	2 20	2 30	2 40
210	1 68	1 79	1 89	2 00	2 10	2 21	2 31	2 42	2 52
220	1 76	1 87	1 98	2 09	2 20	2 31	2 42	2 53	2 64
230	1 84	1 96	2 07	2 19	2 30	2 42	2 53	2 65	2 76
240	1 92	2 04	2 16	2 28	2 40	2 52	2 64	2 76	2 88
250	2 00	2 13	2 25	2 38	2 50	2 63	2 75	2 88	3 00
260	2 08	2 21	2 34	2 47	2 60	2 73	2 86	2 99	3 12
270	2 16	2 30	2 43	2 57	2 70	2 84	2 97	3 11	3 24
280	2 24	2 38	2 52	2 66	2 80	2 94	3 08	3 22	3 36
290	2 32	2 47	2 61	2 76	2 90	3 05	3 19	3 34	3 48
300	2 40	2 55	2 70	2 85	3 00	3 15	3 30	3 45	3 60
310	2 48	2 64	2 79	2 95	3 10	3 26	3 41	3 57	3 72
320	2 56	2 72	2 88	3 04	3 20	3 36	3 52	3 68	3 84
330	2 64	2 81	2 97	3 14	3 30	3 47	3 63	3 80	3 96
340	2 72	2 89	3 06	3 23	3 40	3 57	3 74	3 91	4 08
400	3 20	3 40	3 60	3 80	4 00	4 20	4 40	4 60	4 80
500	4 00	4 25	4 50	4 75	5 00	5 25	5 50	5 75	6 00
600	4 80	5 10	5 40	5 70	6 00	6 30	6 60	6 90	7 20
700	5 60	5 95	6 30	6 65	7 00	7 35	7 70	8 05	8 40
800	6 40	6 80	7 20	7 60	8 00	8 40	8 80	9 20	9 60
900	7 20	7 65	8 10	8 55	9 00	9 45	9 90	10 35	10 80
1000	8 00	8 50	9 00	9 50	10 00	10 50	11 00	11 50	12 00

COTTON PICKERS' TABLE PRICE PER 100 LBS.

Lbs.	\$1 25	\$1 30	\$1 35	\$1 40	\$1 45	\$1 50	\$1 55	\$1 60	\$1 65
3	04	04	04	04	04	05	05	05	05
4	05	05	05	06	06	06	06	06	07
5	06	07	07	07	07	08	08	08	08
6	08	08	08	08	09	09	09	10	10
7	09	09	09	10	10	11	11	11	12
8	10	10	11	11	12	12	12	13	13
9	11	12	12	13	13	14	14	14	15
10	13	13	14	14	15	15	16	16	17
20	25	26	27	28	29	30	31	32	33
30	38	39	41	42	44	45	47	48	50
40	50	52	54	56	58	60	62	64	66
50	63	65	68	70	73	75	78	80	83
60	75	78	81	84	87	90	93	96	99
70	88	91	95	98	1 02	1 05	1 09	1 12	1 16
80	1 00	1 04	1 08	1 12	1 16	1 20	1 24	1 28	1 32
90	1 13	1 17	1 22	1 26	1 31	1 35	1 40	1 44	1 49
100	1 25	1 30	1 35	1 40	1 45	1 50	1 55	1 60	1 65
110	1 38	1 43	1 49	1 54	1 60	1 65	1 71	1 76	1 82
120	1 50	1 56	1 62	1 68	1 74	1 80	1 86	1 92	1 98
130	1 63	1 69	1 76	1 82	1 89	1 95	2 02	2 08	2 15
140	1 75	1 82	1 89	1 96	2 03	2 10	2 17	2 24	2 31
150	1 88	1 95	2 03	2 10	2 18	2 25	2 33	2 40	2 48
160	2 00	2 08	2 16	2 24	2 32	2 40	2 48	2 56	2 64
170	2 13	2 21	2 30	2 38	2 47	2 55	2 64	2 72	2 81
180	2 25	2 34	2 43	2 52	2 61	2 70	2 79	2 88	2 97
190	2 38	2 47	2 57	2 66	2 76	2 85	2 95	3 04	3 14
200	2 50	2 60	2 70	2 80	2 90	3 00	3 10	3 20	3 30
210	2 63	2 73	2 84	2 94	3 05	3 15	3 26	3 36	3 47
220	2 75	2 86	2 97	3 08	3 19	3 30	3 41	3 52	3 63
230	2 88	2 99	3 11	3 22	3 34	3 45	3 57	3 68	3 80
240	3 00	3 12	3 24	3 36	3 48	3 60	3 72	3 84	3 96
250	3 13	3 25	3 38	3 50	3 63	3 75	3 88	4 00	4 13
260	3 25	3 38	3 51	3 64	3 77	3 90	4 03	4 16	4 29
270	3 38	3 51	3 65	3 78	3 92	4 05	4 19	4 32	4 46
280	3 50	3 64	3 78	3 92	4 06	4 20	4 34	4 48	4 62
290	3 63	3 77	3 92	4 06	4 21	4 35	4 50	4 64	4 79
300	3 75	3 90	4 05	4 20	4 35	4 50	4 65	4 80	4 95
310	3 88	4 03	4 19	4 34	4 50	4 65	4 81	4 96	5 12
320	4 00	4 16	4 32	4 48	4 64	4 80	4 96	5 12	5 28
330	4 13	4 29	4 46	4 62	4 79	4 95	5 12	5 28	5 45
340	4 25	4 42	4 59	4 76	4 93	5 10	5 27	5 44	5 61
400	5 00	5 20	5 40	5 60	5 80	6 00	6 20	6 40	6 60
500	6 25	6 50	6 75	7 00	7 25	7 50	7 75	8 00	8 25
600	7 50	7 80	8 10	8 40	8 70	9 00	9 30	9 60	9 90
700	8 75	9 10	9 45	9 80	10 15	10 50	10 85	11 20	11 55
800	10 00	10 40	10 80	11 20	11 60	12 00	12 40	12 80	13 20
900	11 25	11 70	12 15	12 60	13 05	13 50	13 95	14 40	14 85
1000	12 50	13 00	13 50	14 00	14 50	15 00	15 50	16 00	16 50

Cotton Seed Table

The Black Face Type in first column is Number of Pounds. Black Face Type at Top of each column is price per Ton.

Lbs.	\$11.50	\$11.75	\$12.00	\$12.25	\$12.50	\$12.75	\$13.00	\$13.25	\$13.50
1	1	1	1	1	1	1	1	1	1
2	1	1	1	1	1	1	1	1	1
3	2	2	2	2	2	2	2	2	2
4	2	2	2	3	3	3	3	3	3
5	3	3	3	3	3	3	3	3	4
10	6	6	6	6	6	6	7	7	7
15	9	9	9	9	9	10	10	10	10
20	12	12	12	12	13	13	13	13	14
25	14	15	15	15	16	16	16	17	17
30	17	18	18	18	19	19	20	20	20
35	20	21	21	21	22	22	23	23	23
40	23	24	24	25	25	26	26	27	27
45	26	26	27	28	28	29	29	30	30
50	29	29	30	31	31	32	33	33	34
55	32	32	33	34	34	35	36	36	37
60	35	35	36	37	38	39	39	40	40
65	37	38	39	40	41	42	42	43	43
70	40	41	42	43	44	45	46	46	47
75	43	44	45	46	47	48	49	50	50
80	46	47	48	49	50	51	52	53	54
85	49	50	51	52	53	54	55	56	57
90	52	53	54	55	56	57	59	60	61
95	55	56	57	58	59	60	62	63	64
100	58	59	60	61	63	64	65	66	67
200	1 15	1 18	1 20	1 23	1 25	1 28	1 30	1 33	1 35
300	1 73	1 76	1 80	1 84	1 88	1 91	1 95	1 99	2 03
400	2 30	2 35	2 40	2 45	2 50	2 55	2 60	2 65	2 70
500	2 88	2 93	3 00	3 06	3 13	3 19	3 25	3 31	3 37
600	3 45	3 52	3 60	3 68	3 75	3 83	3 90	3 98	4 06
700	4 03	4 12	4 20	4 29	4 38	4 46	4 55	4 64	4 74
800	4 60	4 70	4 80	4 90	5 00	5 10	5 20	5 30	5 40
900	5 18	5 29	5 40	5 51	5 63	5 74	5 85	5 96	6 07
1000	5 75	5 88	6 00	6 13	6 25	6 38	6 50	6 63	6 75
1100	6 33	6 46	6 60	6 74	6 88	7 01	7 15	7 29	7 43
1200	6 90	7 05	7 20	7 35	7 50	7 65	7 80	7 96	8 11
1300	7 48	7 64	7 80	7 96	8 13	8 29	8 45	8 62	8 78
1400	8 05	8 22	8 40	8 58	8 75	8 93	9 10	9 28	9 45
1500	8 63	8 81	9 00	9 19	9 38	9 56	9 75	9 94	10 12
1600	9 20	9 40	9 60	9 80	10 00	10 20	10 40	10 60	10 80
1700	9 78	9 99	10 20	10 41	10 63	10 84	11 05	11 27	11 48
1800	10 35	10 58	10 80	11 03	11 25	11 48	11 70	11 93	12 15
1900	10 93	11 16	11 40	11 64	11 88	12 11	12 35	12 59	12 88
2000	11 50	11 75	12 00	12 25	12 50	12 75	13 00	13 25	13 50
2100	12 08	12 34	12 60	12 86	13 13	13 39	13 65	13 91	14 17
2200	12 65	12 93	13 20	13 48	13 75	14 03	14 30	14 58	14 85
2300	13 23	13 51	13 80	14 09	14 38	14 66	14 95	15 24	15 53
2400	13 80	14 10	14 40	14 70	15 00	15 30	15 60	15 90	16 20
2500	14 38	14 68	15 00	15 31	15 63	15 94	16 25	16 56	16 87

Cotton Seed Table

The Black Face Type in first column is Number of Pounds. Black Face Type at top of each column is price per Ton.

Lbs.	\$13.75	\$14.00	\$14.25	\$14.50	\$14.75	\$15.00	\$15.25	\$15.50	\$15.75
1	1	1	1	1	1	1	1	1	1
2	1	1	1	1	1	1	2	2	2
3	2	2	2	2	2	2	2	2	2
4	3	3	3	3	3	3	3	3	3
5	4	4	4	4	4	4	4	4	4
10	7	7	7	7	7	7	8	8	8
15	10	11	11	11	11	11	11	12	12
20	14	14	14	15	15	15	15	16	16
25	17	18	18	18	18	19	19	20	20
30	20	21	21	22	22	22	22	23	24
35	24	25	25	25	25	26	27	27	28
40	28	28	29	29	30	30	30	31	32
45	31	32	32	32	33	34	34	35	35
50	35	35	36	36	37	37	37	38	39
55	38	39	39	40	40	41	42	43	43
60	41	42	43	43	44	44	45	47	47
65	44	46	46	47	48	49	50	50	51
70	48	49	50	51	52	53	53	54	55
75	51	53	53	54	55	56	57	58	59
80	55	56	57	58	59	60	61	62	63
85	58	60	60	61	63	64	65	66	67
90	62	63	64	65	66	67	68	70	70
95	65	67	67	69	70	71	72	74	75
100	69	70	71	73	74	75	76	77	78
200	1 38	1 40	1 43	1 46	1 48	1 50	1 53	1 54	1 56
300	2 06	2 10	2 14	2 18	2 22	2 25	2 29	2 32	2 35
400	2 75	2 80	2 85	2 90	2 96	3 00	3 05	3 10	3 15
500	3 43	3 50	3 56	3 63	3 70	3 75	3 81	3 88	3 93
600	4 13	4 20	4 28	4 35	4 43	4 50	4 58	4 65	4 72
700	4 83	4 90	4 99	5 08	5 18	5 25	5 34	5 43	5 51
800	5 50	5 60	5 70	5 80	5 90	6 00	6 10	6 20	6 30
900	6 19	6 30	6 42	6 53	6 64	6 75	6 86	6 98	7 08
1000	6 88	7 00	7 13	7 25	7 38	7 50	7 63	7 76	7 87
1100	7 57	7 70	7 84	7 98	8 11	8 25	8 39	8 53	8 66
1200	8 25	8 40	8 56	8 70	8 86	9 00	9 16	9 31	9 45
1300	8 94	9 10	9 27	9 43	9 59	9 75	9 91	10 08	10 24
1400	9 63	9 80	9 98	10 15	10 34	10 50	10 67	10 85	11 03
1500	10 30	10 50	10 69	10 88	11 07	11 25	11 43	11 63	11 81
1600	11 00	11 20	11 41	11 60	11 81	12 00	12 20	12 40	12 60
1700	11 70	11 90	12 12	12 33	12 55	12 75	12 96	13 18	13 39
1800	12 38	12 60	12 83	13 05	13 27	13 50	13 72	13 95	14 18
1900	13 06	13 30	13 55	13 78	14 01	14 25	14 48	14 73	14 98
2000	13 75	14 00	14 25	14 50	14 75	15 00	15 25	15 50	15 75
2100	14 44	14 70	14 96	15 23	15 48	15 75	16 01	16 28	16 54
2200	15 13	15 40	15 67	15 95	16 23	16 50	16 78	17 06	17 33
2300	15 81	16 10	16 39	16 68	16 96	17 25	17 54	17 83	18 11
2400	16 50	16 80	17 10	17 40	17 72	18 00	18 30	18 60	18 90
2500	17 18	17 50	17 81	18 13	18 45	18 75	19 06	19 38	19 68

Cotton Seed Table

The Black Face Type in first column is Number of Pounds. Black Face Type at top of each column is price per Ton.

Lbs.	\$16.00	\$16.25	\$16.50	\$16.75	\$17.00	\$17.25	\$17.50	\$17.75	\$18.00
1	1	1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2	2	2
3	2	2	3	3	3	3	3	3	3
4	3	3	3	3	3	3	4	4	4
5	4	4	4	4	4	4	4	4	5
10	8	8	8	9	9	9	9	9	9
15	12	12	12	13	13	13	13	13	14
20	16	16	17	17	17	17	18	18	18
25	20	20	21	21	21	21	22	23	23
30	24	24	25	25	26	26	26	27	27
35	28	28	29	30	30	30	30	31	32
40	32	33	34	34	34	34	35	35	36
45	36	37	38	38	38	38	39	40	41
50	40	41	42	43	43	43	44	44	45
55	44	45	45	46	47	47	48	49	50
60	48	49	50	51	51	51	52	53	54
65	52	53	53	54	55	56	57	58	59
70	56	57	58	59	60	60	61	62	63
75	60	61	62	63	64	64	65	66	68
80	64	65	66	67	68	69	70	71	72
85	68	69	70	71	72	73	74	75	77
90	72	73	74	75	76	77	79	79	81
95	76	77	78	79	81	82	83	84	86
100	80	81	82	84	85	86	88	89	90
200	1 60	1 62	1 65	1 68	1 70	1 73	1 75	1 77	1 80
300	2 40	2 44	2 47	2 51	2 55	2 59	2 62	2 66	2 70
400	3 20	3 25	3 30	3 35	3 40	3 45	3 50	3 55	3 60
500	4 00	4 06	4 13	4 18	4 25	4 31	4 37	4 44	4 50
600	4 80	4 88	4 95	5 03	5 10	5 18	5 25	5 32	5 40
700	5 60	5 69	5 78	5 86	5 95	6 04	6 12	6 21	6 30
800	6 40	6 50	6 60	6 70	6 80	6 90	7 00	7 10	7 20
900	7 20	7 31	7 43	7 54	7 65	7 76	7 88	7 99	8 10
1000	8 00	8 12	8 25	8 37	8 50	8 62	8 75	8 87	9 00
1100	8 80	9 93	9 07	9 21	9 35	9 47	9 62	9 76	9 90
1200	9 60	9 75	9 90	10 05	10 20	10 36	10 49	10 64	10 80
1300	10 40	10 57	10 72	10 89	11 05	11 21	11 36	11 53	11 70
1400	11 20	11 38	11 55	11 72	11 90	12 08	12 25	12 42	12 60
1500	12 00	12 19	12 38	12 56	12 75	12 93	13 12	13 31	13 50
1600	12 80	13 01	13 20	13 40	13 60	13 79	14 00	14 19	14 40
1700	13 60	13 82	14 03	14 23	14 45	14 65	14 87	15 08	15 30
1800	14 40	14 63	14 85	15 07	15 30	15 50	15 75	15 97	16 20
1900	15 20	15 44	15 68	15 91	16 15	16 37	16 63	16 86	17 10
2000	16 00	16 25	16 50	16 75	17 00	17 25	17 50	17 75	18 00
2100	16 80	17 06	17 32	17 59	17 85	18 11	18 38	18 64	18 90
2200	17 60	17 87	18 15	18 43	18 70	18 97	19 25	19 52	19 80
2300	18 40	18 69	18 97	19 26	19 55	19 83	20 12	20 41	20 70
2400	19 20	19 50	19 80	20 10	20 40	20 69	21 00	21 30	21 60
2500	20 00	20 31	20 63	20 94	21 25	21 55	21 87	22 19	22 50

Cotton Seed Table

The Black Face Type in first column is Number of Pounds. Black Face Type at Top of each column is price per Ton.

Lbs.	\$18.25	\$18.50	\$18.75	\$19.00	\$19.25	\$19.50	\$19.75	\$20.00
1	1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5	5
10	9	9	10	10	10	10	10	10
15	14	14	14	14	14	15	15	15
20	18	19	19	19	19	20	20	20
25	23	23	23	24	24	24	25	25
30	28	28	28	29	29	29	30	30
35	32	32	33	33	34	34	35	35
40	37	37	38	38	39	39	40	40
45	41	42	42	43	43	44	45	45
50	46	46	47	48	48	49	50	50
55	50	50	52	52	53	54	55	55
60	55	56	56	57	58	59	60	60
65	59	60	61	62	63	63	64	65
70	64	65	66	67	67	68	69	70
75	68	69	70	71	72	73	74	75
80	73	74	75	76	77	78	79	80
85	77	79	80	81	82	83	84	85
90	82	83	84	86	87	88	89	90
95	87	88	89	90	91	92	94	95
100	91	92	94	95	96	98	99	1 00
200	1 82	1 85	1 88	1 90	1 93	1 95	1 98	2 00
300	2 74	2 77	2 81	2 85	2 89	2 93	2 97	3 00
400	3 65	3 70	3 75	3 80	3 85	3 90	3 95	4 00
500	4 56	4 62	4 69	4 75	4 81	4 87	4 94	5 00
600	5 47	5 55	5 63	5 70	5 77	5 85	5 93	6 00
700	6 39	6 47	6 56	6 65	6 73	6 83	6 91	7 00
800	7 30	7 40	7 50	7 60	7 70	7 80	7 90	8 00
900	8 21	8 32	8 44	8 55	8 68	8 78	8 89	9 00
1000	9 12	9 25	9 37	9 50	9 62	9 75	9 87	10 00
1100	10 04	10 18	10 31	10 45	10 59	10 73	10 86	11 00
1200	10 95	11 10	11 25	11 40	11 55	11 70	11 85	12 00
1300	11 86	12 02	12 19	12 35	12 51	12 67	12 84	13 00
1400	12 77	12 95	13 12	13 30	13 48	13 65	13 83	14 00
1500	13 69	13 87	14 06	14 25	14 44	14 62	14 82	15 00
1600	14 60	14 80	15 00	15 20	15 40	15 60	15 80	16 00
1700	15 51	15 72	15 93	16 15	16 36	16 57	16 79	17 00
1800	16 42	16 65	16 87	17 10	17 33	17 55	17 78	18 00
1900	17 34	17 57	17 81	18 05	18 29	18 52	18 76	19 00
2000	18 25	18 50	18 75	19 00	19 25	19 50	19 75	20 00
2100	19 16	19 42	19 69	19 95	20 21	20 47	20 74	21 00
2200	20 07	20 35	20 63	20 90	21 18	21 45	21 73	22 00
2300	20 99	21 27	21 56	21 85	22 14	22 42	22 71	23 00
2400	21 90	22 20	22 50	22 80	23 10	23 40	23 70	24 00
2500	22 81	23 12	23 44	23 75	24 06	24 37	24 69	25 00

COTTON SEED TABLE

The Black Face Type in first column is Number of Pounds. Black Face Type at top of each column is price per Ton.

Lbs.	\$20 25	\$20 50	\$20 75	\$21 00	\$21 25	\$21 50	\$21 75	\$22 00
1	01	01	01	01	01	01	01	01
2	02	02	02	02	02	02	02	02
3	03	03	03	03	03	03	03	03
4	04	04	04	04	04	04	04	04
5	05	05	05	05	05	05	05	05
10	10	10	10	10	11	11	11	11
15	15	15	16	16	16	16	16	16
20	20	20	21	21	21	21	22	22
25	25	26	26	26	27	27	27	27
30	30	31	31	31	32	32	33	33
35	35	36	36	37	37	38	38	38
40	40	41	41	42	42	43	43	44
45	46	46	47	47	48	48	49	49
50	51	51	52	52	53	54	54	55
55	56	56	57	58	58	59	60	60
60	61	61	62	63	64	64	65	66
65	66	67	67	68	69	70	71	71
70	71	72	73	73	74	75	76	77
75	76	77	78	79	80	81	82	82
80	81	82	83	84	85	86	87	88
85	86	87	88	89	90	91	92	93
90	91	92	93	94	96	97	98	99
95	96	97	99	1 00	1 01	1 02	1 03	1 04
100	1 01	1 02	1 04	1 05	1 06	1 07	1 09	1 10
200	2 02	2 05	2 07	2 10	2 12	2 15	2 17	2 20
300	3 04	3 07	3 11	3 15	3 19	3 22	3 26	3 30
400	4 05	4 10	4 15	4 20	4 25	4 30	4 35	4 40
500	5 06	5 12	5 19	5 25	5 31	5 37	5 44	5 50
600	6 07	6 15	6 22	6 30	6 37	6 45	6 52	6 60
700	7 09	7 17	7 26	7 35	7 44	7 52	7 61	7 70
800	8 10	8 20	8 30	8 40	8 50	8 60	8 70	8 80
900	9 11	9 22	9 34	9 45	9 56	9 67	9 79	9 90
1000	10 12	10 25	10 37	10 50	10 62	10 75	10 87	11 00
1100	11 14	11 27	11 41	11 55	11 69	11 82	11 96	12 10
1200	12 15	12 30	12 45	12 60	12 75	12 90	13 05	13 20
1300	13 16	13 32	13 49	13 65	13 81	13 97	14 14	14 30
1400	14 17	14 35	14 52	14 70	14 87	15 05	15 22	15 40
1500	15 19	15 37	15 56	15 75	15 94	16 12	16 31	16 50
1600	16 20	16 40	16 60	16 80	17 00	17 20	17 40	17 60
1700	17 21	17 42	17 64	17 85	18 06	18 27	18 49	18 70
1800	18 22	18 45	18 67	18 90	19 12	19 35	19 57	19 80
1900	19 24	19 47	19 71	19 95	20 19	20 42	20 66	20 90
2000	20 25	20 50	20 75	21 00	21 25	21 50	21 75	22 00
2100	21 26	21 52	21 79	22 05	22 31	22 57	22 84	23 10
2200	22 27	22 55	22 82	23 10	23 37	23 65	23 92	24 20
2300	23 29	23 57	23 86	24 15	24 44	24 72	25 01	25 30
2400	24 30	24 60	24 90	25 20	25 50	25 80	26 10	26 40
2500	25 31	25 62	25 94	26 25	26 56	26 87	27 19	27 50

COTTON SEED TABLE

The Black Face Type in first column is Number of Pounds. Black Face Type at top of each column is price per Ton.

Lbs.	\$22 25	\$22 50	\$22 75	\$23 00	\$23 25	\$23 50	\$23 75	\$24 00
1	01	01	01	01	01	01	01	01
2	02	02	02	02	02	02	02	02
3	03	03	03	03	03	04	03	04
4	04	04	05	05	05	05	04	05
5	06	06	06	06	06	06	06	06
10	11	11	11	11	12	12	12	12
15	17	17	17	17	17	18	18	18
20	22	22	23	23	23	23	24	24
25	28	28	28	29	29	29	30	30
30	33	34	34	34	35	35	36	36
35	39	39	40	40	41	41	42	42
40	44	45	45	46	46	47	47	48
45	50	51	51	52	52	53	53	54
50	56	56	57	57	58	59	59	60
55	61	62	63	63	64	65	65	66
60	67	67	68	69	70	70	71	72
65	72	73	74	75	76	76	77	78
70	78	79	80	80	81	82	83	84
75	83	84	85	86	87	88	89	90
80	89	90	91	92	93	94	95	96
85	95	96	97	98	99	1 00	1 01	1 02
90	1 00	1 01	1 02	1 03	1 05	1 06	1 07	1 08
95	1 06	1 07	1 08	1 09	1 10	1 12	1 13	1 14
100	1 11	1 12	1 14	1 15	1 16	1 17	1 19	1 20
200	2 22	2 25	2 27	2 30	2 32	2 35	2 37	2 40
300	3 34	3 37	3 41	3 45	3 49	3 52	3 56	3 60
400	4 45	4 50	4 55	4 60	4 65	4 70	4 75	4 80
500	5 56	5 62	5 69	5 75	5 81	5 87	5 94	6 00
600	6 67	6 75	6 82	6 90	6 97	7 05	7 12	7 20
700	7 79	7 87	7 96	8 05	8 14	8 22	8 31	8 40
800	8 90	9 00	9 10	9 20	9 30	9 40	9 50	9 60
900	10 01	10 12	10 24	10 35	10 46	10 57	10 69	10 80
1000	11 12	11 25	11 37	11 50	11 62	11 75	11 87	12 00
1100	12 24	12 37	12 51	12 65	12 79	12 92	13 06	13 20
1200	13 35	13 50	13 65	13 80	13 95	14 10	14 25	14 40
1300	14 46	14 62	14 79	14 95	15 11	15 27	15 44	15 60
1400	15 57	15 75	15 92	16 10	16 27	16 45	16 62	16 80
1500	16 69	16 87	17 06	17 25	17 44	17 62	17 81	18 00
1600	17 80	18 00	18 20	18 40	18 60	18 80	19 00	19 20
1700	18 91	19 12	19 34	19 55	19 76	19 97	20 19	20 40
1800	20 02	20 25	20 47	20 70	20 92	21 15	21 37	21 60
1900	21 14	21 37	21 61	21 85	22 09	22 32	22 56	22 80
2000	22 25	22 50	22 75	23 00	23 25	23 50	23 75	24 00
2100	23 36	23 62	23 89	24 15	24 41	24 67	24 94	25 20
2200	24 47	24 75	25 02	25 30	25 57	25 85	26 12	26 40
2300	25 59	25 87	26 16	26 45	26 74	27 02	27 31	27 60
2400	26 70	27 00	27 30	27 60	27 90	28 20	28 50	28 80
2500	27 81	28 12	28 44	28 75	29 06	29 37	29 69	30 00

COTTON SEED TABLE

The Black Face Type in first column is Number of Pounds. Black Face Type at top of each column is price per Ton.

Lbs.	\$24 25	\$24 50	\$24 75	\$25 00	\$25 25	\$25 50	\$25 75	\$26 00
1	01	01	01	01	01	01	01	01
2	02	02	02	02	03	03	03	03
3	04	04	04	04	04	04	04	04
4	05	05	05	05	05	05	05	05
5	06	06	06	06	06	06	06	06
10	12	12	12	12	13	13	13	13
15	18	18	19	19	19	19	19	19
20	24	24	25	25	25	25	26	26
25	30	31	31	31	32	32	32	32
30	36	37	37	37	38	38	39	39
35	42	43	43	44	44	45	45	45
40	48	49	49	50	50	51	51	52
45	55	55	56	56	57	57	58	58
50	61	61	62	62	63	64	64	65
55	67	67	68	69	69	70	71	71
60	73	73	74	75	76	76	77	78
65	79	80	80	81	82	83	84	84
70	85	86	87	87	88	89	90	91
75	91	92	93	94	95	96	97	97
80	97	98	99	1 00	1 01	1 02	1 03	1 04
85	1 03	1 04	1 05	1 06	1 07	1 08	1 09	1 10
90	1 09	1 10	1 11	1 12	1 14	1 15	1 16	1 17
95	1 15	1 16	1 18	1 19	1 20	1 21	1 22	1 23
100	1 21	1 22	1 24	1 25	1 26	1 27	1 29	1 30
200	2 42	2 45	2 47	2 50	2 52	2 55	2 57	2 60
300	3 64	3 67	3 71	3 75	3 79	3 82	3 86	3 90
400	4 85	4 90	4 95	5 00	5 05	5 10	5 15	5 20
500	6 06	6 12	6 19	6 25	6 31	6 37	6 44	6 50
600	7 27	7 35	7 42	7 50	7 57	7 65	7 72	7 80
700	8 49	8 57	8 66	8 75	8 84	8 92	9 01	9 10
800	9 70	9 80	9 90	10 00	10 10	10 20	10 30	10 40
900	10 91	11 02	11 14	11 25	11 36	11 47	11 59	11 70
1000	12 12	12 25	12 37	12 50	12 62	12 75	12 87	13 00
1100	13 34	13 47	13 61	13 75	13 89	14 02	14 16	14 30
1200	14 55	14 70	14 85	15 00	15 15	15 30	15 45	15 60
1300	15 76	15 92	16 09	16 25	16 41	16 57	16 74	16 90
1400	16 97	17 15	17 32	17 50	17 67	17 85	18 02	18 20
1500	18 19	18 37	18 56	18 75	18 94	19 12	19 31	19 50
1600	19 40	19 60	19 80	20 00	20 20	20 40	20 60	20 80
1700	20 61	20 82	21 04	21 25	21 46	21 67	21 89	22 10
1800	21 82	22 05	22 27	22 50	22 72	22 95	23 17	23 40
1900	23 04	23 27	23 51	23 75	23 99	24 22	24 46	24 70
2000	24 25	24 50	24 75	25 00	25 25	25 50	25 75	26 00
2100	25 46	25 72	25 99	26 25	26 51	26 77	27 04	27 30
2200	26 67	26 95	27 22	27 50	27 77	28 05	28 32	28 60
2300	27 89	28 17	28 46	28 75	29 04	29 32	29 61	29 90
2400	29 10	29 40	29 70	30 00	30 30	30 60	30 90	31 20
2500	30 31	30 62	30 94	31 25	31 56	31 87	32 19	32 50

COTTON SEED TABLE

The Black Face Type in first column is Number of Pounds. Black Face Type at top of each column is price per Ton.

Lbs.	\$26 25	\$26 50	\$26 75	\$27 00	\$27 25	\$27 50	\$27 75	\$28 00
1	01	01	01	01	01	01	01	01
2	03	03	03	03	03	03	03	03
3	04	04	04	04	04	04	04	04
4	05	05	05	05	05	05	06	06
5	07	07	07	07	07	07	07	07
10	13	13	13	13	14	14	14	14
15	20	20	20	20	20	21	21	21
20	26	26	27	27	27	27	28	28
25	33	33	33	34	34	34	35	35
30	39	40	40	40	41	41	42	42
35	46	46	47	47	48	48	49	49
40	52	53	53	54	54	55	55	56
45	59	60	60	61	61	62	62	63
50	66	66	67	67	68	69	69	70
55	72	73	74	74	75	76	76	77
60	79	79	80	81	82	82	83	84
65	85	86	87	88	89	89	90	91
70	92	93	94	94	95	96	97	98
75	98	99	1 00	1 01	1 02	1 03	1 04	1 05
80	1 05	1 06	1 07	1 08	1 09	1 10	1 11	1 12
85	1 12	1 13	1 14	1 15	1 16	1 17	1 18	1 19
90	1 18	1 19	1 20	1 21	1 23	1 24	1 25	1 26
95	1 25	1 26	1 27	1 28	1 29	1 31	1 32	1 33
100	1 31	1 32	1 34	1 35	1 36	1 37	1 39	1 40
200	2 62	2 65	2 67	2 70	2 72	2 75	2 77	2 80
300	3 94	3 97	4 01	4 05	4 09	4 12	4 16	4 20
400	5 25	5 30	5 35	5 40	5 45	5 50	5 55	5 60
500	6 56	6 62	6 69	6 75	6 81	6 87	6 94	7 00
600	7 87	7 95	8 02	8 10	8 17	8 25	8 32	8 40
700	9 19	9 27	9 36	9 45	9 54	9 62	9 71	9 80
800	10 50	10 60	10 70	10 80	10 90	11 00	11 10	11 20
900	11 81	11 92	12 04	12 15	12 26	12 37	12 49	12 60
1000	13 12	13 25	13 37	13 50	13 62	13 75	13 87	14 00
1100	14 44	14 57	14 71	14 85	14 99	15 12	15 26	15 40
1200	15 75	15 90	16 05	16 20	16 35	16 50	16 65	16 80
1300	17 06	17 22	17 39	17 55	17 71	17 87	18 04	18 20
1400	18 37	18 55	18 72	18 90	19 07	19 25	19 42	19 60
1500	19 69	19 87	20 06	20 25	20 44	20 62	20 81	21 00
1600	21 00	21 20	21 40	21 60	21 80	22 00	22 20	22 40
1700	22 31	22 52	22 74	22 95	23 16	23 37	23 59	23 80
1800	23 62	23 85	24 07	24 30	24 52	24 75	24 97	25 20
1900	24 94	25 17	25 41	25 65	25 89	26 12	26 36	26 60
2000	26 25	26 50	26 75	27 00	27 25	27 50	27 75	28 00
2100	27 56	27 82	28 09	28 35	28 61	28 87	29 14	29 40
2200	28 87	29 15	29 42	29 70	29 97	30 25	30 52	30 80
2300	30 19	30 47	30 76	31 05	31 34	31 62	31 91	32 20
2400	31 50	31 80	32 10	32 40	32 70	33 00	33 30	33 60
2500	32 81	33 12	33 44	33 75	34 06	34 37	34 69	35 00

COTTON SEED TABLE

The Black Face Type in first column is Number of Pounds. Black Face Type at top of each column is price per Ton.

Lbs.	\$28 25	\$28 50	\$28 75	\$29 00	\$29 25	\$29 50	\$29 75	\$30 00
1	01	01	01	01	01	01	01	01
2	03	03	03	03	03	03	03	03
3	04	04	04	04	04	04	04	04
4	06	06	06	06	06	06	06	06
5	07	07	07	07	07	07	07	07
10	14	14	14	14	15	15	15	15
15	21	21	22	22	22	22	22	22
20	28	28	29	29	29	29	30	30
25	35	36	36	36	37	37	37	37
30	42	43	43	43	44	44	45	45
35	49	50	50	51	51	52	52	52
40	56	57	57	58	58	59	59	60
45	64	64	65	65	66	66	67	67
50	71	71	72	72	73	74	74	75
55	78	78	79	80	80	81	82	82
60	85	85	86	87	88	88	89	90
65	92	93	93	94	95	96	97	97
70	99	1 00	1 01	1 01	1 02	1 03	1 04	1 05
75	1 06	1 07	1 08	1 09	1 10	1 11	1 12	1 12
80	1 13	1 14	1 15	1 16	1 17	1 18	1 19	1 20
85	1 20	1 21	1 22	1 23	1 24	1 25	1 26	1 27
90	1 27	1 28	1 29	1 30	1 32	1 33	1 34	1 35
95	1 34	1 35	1 37	1 38	1 39	1 40	1 41	1 42
100	1 41	1 42	1 44	1 45	1 46	1 47	1 49	1 50
200	2 82	2 85	2 87	2 90	2 92	2 95	2 97	3 00
300	4 24	4 27	4 31	4 35	4 39	4 42	4 46	4 50
400	5 65	5 70	5 75	5 80	5 85	5 90	5 95	6 00
500	7 06	7 12	7 19	7 25	7 31	7 37	7 44	7 50
600	8 47	8 55	8 62	8 70	8 77	8 85	8 92	9 00
700	9 89	9 97	10 06	10 15	10 24	10 32	10 41	10 50
800	11 30	11 40	11 50	11 60	11 70	11 80	11 90	12 00
900	12 71	12 82	12 94	13 05	13 16	13 27	13 39	13 50
1000	14 12	14 25	14 37	14 50	14 62	14 75	14 87	15 00
1100	15 54	15 67	15 81	15 95	16 09	16 22	16 36	16 50
1200	16 95	17 10	17 25	17 40	17 55	17 70	17 85	18 00
1300	18 36	18 52	18 69	18 85	19 01	19 17	19 34	19 50
1400	19 77	19 95	20 12	20 30	20 47	20 65	20 82	21 00
1500	21 19	21 37	21 56	21 75	21 94	22 12	22 31	22 50
1600	22 60	22 80	23 00	23 20	23 40	23 60	23 80	24 00
1700	24 01	24 22	24 44	24 65	24 86	25 07	25 29	25 50
1800	25 42	25 65	25 87	26 10	26 32	26 55	26 77	27 00
1900	26 84	27 07	27 31	27 55	27 79	28 02	28 26	28 50
2000	28 25	28 50	28 75	29 00	29 25	29 50	29 75	30 00
2100	29 66	29 92	30 19	30 45	30 71	30 97	31 24	31 50
2200	31 07	31 35	31 62	31 90	32 17	32 45	32 72	33 00
2300	32 49	32 77	33 06	33 35	33 64	33 92	34 21	34 50
2400	33 90	34 20	34 50	34 80	35 10	35 40	35 70	36 00
2500	35 31	35 62	35 94	36 25	36 56	36 87	37 19	37 50

COTTON SEED TABLE

The Black Face Type in first column is Number of Pounds. Black Face Type at top of each column is price per Ton.

Lbs.	\$30 25	\$30 50	\$30 75	\$31 00	\$31 25	\$31 50	\$31 75	\$32 00
1	02	02	02	02	02	02	02	02
2	03	03	03	03	03	03	03	03
3	05	05	05	05	05	05	05	05
4	06	06	06	06	06	06	06	06
5	08	08	08	08	08	08	08	08
10	15	15	15	15	16	16	16	16
15	23	23	23	23	23	24	24	24
20	30	30	31	31	31	31	32	32
25	38	38	38	39	39	39	40	40
30	45	46	46	46	47	47	48	48
35	53	53	54	54	55	55	56	56
40	60	61	61	62	62	63	63	64
45	68	69	69	70	70	71	71	72
50	76	76	77	77	78	79	79	80
55	83	84	85	85	86	87	87	88
60	91	91	92	93	94	94	95	96
65	98	99	1 00	1 01	1 02	1 02	1 03	1 04
70	1 06	1 07	1 08	1 08	1 09	1 10	1 11	1 12
75	1 13	1 14	1 15	1 16	1 17	1 18	1 19	1 20
80	1 21	1 22	1 23	1 24	1 25	1 26	1 27	1 28
85	1 29	1 30	1 31	1 32	1 33	1 34	1 35	1 36
90	1 36	1 37	1 38	1 39	1 41	1 42	1 43	1 44
95	1 44	1 45	1 46	1 47	1 48	1 50	1 51	1 52
100	1 51	1 52	1 54	1 55	1 56	1 57	1 59	1 60
200	3 02	3 05	3 07	3 10	3 12	3 15	3 17	3 20
300	4 54	4 57	4 61	4 65	4 69	4 72	4 76	4 80
400	6 05	6 10	6 15	6 20	6 25	6 30	6 35	6 40
500	7 56	7 62	7 69	7 75	7 81	7 87	7 94	8 00
600	9 07	9 15	9 22	9 30	9 37	9 45	9 52	9 60
700	10 59	10 67	10 76	10 85	10 94	11 02	11 11	11 20
800	12 10	12 20	12 30	12 40	12 50	12 60	12 70	12 80
900	13 61	13 72	13 84	13 95	14 06	14 17	14 29	14 40
1000	15 12	15 25	15 37	15 50	15 62	15 75	15 87	16 00
1100	16 64	16 77	16 91	17 05	17 19	17 32	17 46	17 60
1200	18 15	18 30	18 45	18 60	18 75	18 90	19 05	19 20
1300	19 66	19 82	19 99	20 15	20 31	20 47	20 64	20 80
1400	21 17	21 35	21 52	21 70	21 87	22 05	22 22	22 40
1500	22 69	22 87	23 06	23 25	23 44	23 62	23 81	24 00
1600	24 20	24 40	24 60	24 80	25 00	25 20	25 40	25 60
1700	25 71	25 92	26 14	26 35	26 56	26 77	26 99	27 20
1800	27 22	27 45	27 67	27 90	28 12	28 35	28 57	28 80
1900	28 74	28 97	29 21	29 45	29 69	29 92	30 16	30 40
2000	30 25	30 50	30 75	31 00	31 25	31 50	31 75	32 00
2100	31 76	32 02	32 29	32 55	32 81	33 07	33 34	33 60
2200	33 27	33 55	33 82	34 10	34 37	34 65	34 92	35 20
2300	34 79	35 07	35 36	35 65	35 94	36 22	36 51	36 80
2400	36 30	36 60	36 90	37 20	37 50	37 80	38 10	38 40
2500	37 81	38 12	38 44	38 75	39 06	39 37	39 69	40 00

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